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**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**

In Re:

Chapter 11

**Robert Alvarez
Yanirys Diaz-Alvarez**

Case No. 20-14587-MBK

Debtors

**ORIGINAL DISCLOSURE STATEMENT PURSUANT TO SECTION 1125
OF THE BANKRUPTCY CODE DESCRIBING CHAPTER 11 PLAN
OF REORGANIZATION PROPOSED BY DEBTORS
ROBERT ALVAREZ & YANIRYS DIAZ-ALVAREZ**

PLEASE READ THIS DISCLOSURE STATEMENT CAREFULLY. THIS DISCLOSURE STATEMENT CONTAINS INFORMATION THAT MAY BEAR UPON YOUR DECISION TO ACCEPT OR REJECT THE DEBTORS' CHAPTER 11 PLAN OF REORGANIZATION. THE PLAN PROPONENTS BELIEVE THAT THIS CHAPTER 11 PLAN OF REORGANIZATION IS IN THE BEST INTEREST OF THE CREDITORS AND THAT THE PLAN IS FAIR AND EQUITABLE. THE PROPONENTS URGE THAT THE VOTER ACCEPT THE PLAN.

Dated: October 11, 2020

By: /s/ Robert Alvarez
Robert Alvarez, Proponent

By: /s/ Yanirys Diaz-Alvarez
Yanirys Diaz-Alvarez, Proponent

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I.

INTRODUCTION

Robert Alvarez and Yanirys Diaz-Alvarez (“Debtor”) are the debtors in a Chapter 11 bankruptcy case. On March 18, 2020, Debtor commenced a bankruptcy case by filing a voluntary Chapter 11 petition under the United States Bankruptcy Code Bankruptcy Code (“Bankruptcy Code”), 11 U.S.C. § 101 et seq. The Chapter 11 of the Code allows the Debtor, and under some circumstances, creditors and other parties in interest, to propose a plan of reorganization (“Plan”). The Plan may provide for the Debtor to reorganize by continuing to operate, to liquidate by selling assets of the estate, or a combination of both. is the party proposing the Plan sent to you in the same envelope as this document. THE DOCUMENT YOU ARE READING IS THE DISCLOSURE STATEMENT FOR THE PLAN WHICH IS ANNEXED HERETO AS **EXHIBIT A**.

This is a reorganizing Plan. In other words, the Proponents seek to accomplish payments under the Plan by contributing their current net monthly disposable income, in an initial amount of **\$1,600.00** per month for **60** months of the Plan, to be used to create a fund to make payment of allowed claims under the Plan. Payments will be made to the Disbursing Agent on a monthly basis and the Disbursing Agent will then make quarterly distributions to creditors with allowed claims.

A. Purpose of This Document

This Disclosure Statement summarizes what is in the Plan, and tells you certain information relating to the Plan and the process the Court follows in determining whether or not to confirm the Plan.

READ THIS DISCLOSURE STATEMENT CAREFULLY IF YOU WANT TO KNOW ABOUT:

- (1) WHO CAN VOTE OR OBJECT,**
- (2) THE PROPOSED TREATMENT OF YOUR CLAIM (i.e., what your claim will receive if the Plan is confirmed, AND HOW THIS TREATMENT COMPARES TO WHAT YOU WOULD RECEIVE IN LIQUIDATION,**
- (3) THE HISTORY OF THE DEBTORS AND SIGNIFICANT EVENTS DURING THE BANKRUPTCY,**
- (4) WHAT THE COURT WILL CONSIDER WHEN DECIDING WHETHER TO CONFIRM THE PLAN,**
- (5) THE EFFECT OF CONFIRMATION, AND**
- (6) THE FEASIBILITY OF THE PLAN.**

This Disclosure Statement cannot tell you everything about your rights. You should consider consulting your own lawyer to obtain more specific advice on how this Plan will affect you and what is the best course of action for you.

Be sure to read the Plan as well as the Disclosure Statement. If there are any inconsistencies between the Plan and the Disclosure Statement, the Plan provisions will govern.

Code Section 1125 requires a Disclosure Statement to contain “adequate information” concerning the Plan. The term “adequate information” is defined in Code Section 1125(a) as “information of a kind, and in sufficient detail,” about a debtor and its operations “that would enable a hypothetical reasonable investor typical of holders of claims or interests” of the debtor to make an informed judgment about accepting or rejecting the Plan. The Bankruptcy Court (“Court”) has determined that the information contained in this Disclosure Statement is adequate, and it has approved this document in accordance with Bankruptcy Code Section 1124.

This Disclosure Statement is provided to each creditor whose claim has been scheduled by the Debtors or who has filed a proof of claim against the Debtors and to each interest holder

of record as of the date of approval of this Disclosure Statement. Under the Bankruptcy Code, your acceptance of the Plan may not be solicited unless you receive a copy of this Disclosure Statement prior to or concurrently with such solicitation.

B. Confirmation Procedures

Persons Potentially Eligible to Vote on the Plan

In determining acceptance of the Plan, votes will only be counted if submitted by a creditor whose claim is duly scheduled by the Debtors as undisputed, non-contingent and liquidated, or who, prior to the hearing on confirmation of the Plan, has filed with the Court a proof of claim which has not been disallowed or suspended prior to computation of the votes on the Plan. All shareholders of record as of the date of approval of this Disclosure Statement may vote on the Plan. The Ballot Form that you received does not constitute a proof of claim. If you are uncertain whether your claim has been correctly scheduled, you should check the Debtors' Schedules, which are on file at the office of the Clerk of the Bankruptcy Court located at: United States Bankruptcy Court, District of New Jersey, Trenton Vicinage, 402 East State Street, Trenton, New Jersey 08608. The Clerk of the Bankruptcy Court will not provide this information by telephone.

THE COURT HAS NOT YET CONFIRMED THE PLAN DESCRIBED IN THIS DISCLOSURE STATEMENT. IN OTHER WORDS, THE TERMS OF THE PLAN ARE NOT YET BINDING ON ANYONE. HOWEVER, IF THE COURT LATER CONFIRMS THE PLAN, THEN THE PLAN WILL BE BINDING ON THE DEBTORS AND ON ALL CREDITORS AND INTEREST HOLDERS IN THIS CASE.

1. Time and Place of the Confirmation Hearing

The hearing at which the Court will determine whether to confirm the Plan will take place on _____ (a.m./p.m.), in Courtroom 8, United States Bankruptcy Court, District of New Jersey, Trenton Vicinage, 402 East State Street, Trenton, New Jersey 08608.

2. Deadline for Voting for or against the Plan

If you are entitled to vote, it is in your best interest to timely vote on the enclosed ballot and return the ballot in the enclosed envelope to Justin Gillman, Esq., Gillman, Bruton & Capone, LLC, 770 Amboy Avenue, Edison, New Jersey 08837.

Your ballot must be received by _____, 2020 or it will not be counted.

3. Deadline for Objecting to the Confirmation of the Plan

Objections to the confirmation of the Plan must be filed with the Court and served upon Justin Gillman, Esq., Gillman, Bruton & Capone, LLC, 770 Amboy Avenue, Edison, New Jersey 08837 by _____, 2020.

4. Identity of Person to Contact for More Information Regarding the Plan

Any interested party desiring further information about the Plan should contact, Justin Gillman, Esq., Gillman, Bruton & Capone, LLC, 770 Amboy Avenue, Edison, New Jersey 08837 (732-661-1664).

C. Disclaimer

The information contained in this Disclosure Statement is provided by the Debtors, Robert Alvarez and Yanirys Diaz-Alvarez. The financial data relied upon in formulating the

Plan is based on the Debtors' books and records, financial projections, and personal knowledge. The Plan Proponents represent that everything stated in the Disclosure Statement is true to the Proponents' best knowledge.

PLEASE NOTE THAT THE APPROVAL OF THIS DISCLOSURE STATEMENT BY THE BANKRUPTCY COURT DOES NOT CONSTITUTE A RULING ON THE MERITS, FEASIBILITY OR DESIRABILITY OF THE PLAN.

II. **BACKGROUND**

A. Description and History of the Debtors' Business

The Debtors are individuals who are husband and wife. The Debtors reside at 11 Beryl Court, Kendall Park, NJ 08824.

Mr. Alvarez is a Pharmaceutical Sales Representative with Astra Zeneca, LLC. Mr. Alvarez has been employed by Astra Zeneca, LLC for over 15 years.

Ms. Diaz-Alvarez is a physician with Capital Health System. Ms. Diaz-Alvarez has been employed with Capital Health System for 3 years.

B. Principals/Affiliates of Debtors' Business

The Debtors are individuals and therefore have no principals and/or affiliates.

C. Management of the Debtor Before and During the Bankruptcy

The Debtors have been living as Debtors-in-Possession since the filing of their Chapter 11 bankruptcy case.

D. Events Leading to Chapter 11 Filing

Here is a brief summary of the circumstances that led to the filing of this Chapter 11 case:

Prior to filing for relief under Chapter 11, the Debtors had incurred significant debt as a result of the operation of a business, Alvarez Investments, LLC dba BurgerIM, a restaurant located in New Brunswick, New Jersey (the "Business").

In December 2017, the Debtors, as principals of the Business, entered into a commercial lease agreement to build and operate the Business. The Business was to operate as a franchise of BurgerIM, a national burger franchise. During this time the Debtors incurred, either individually or as guarantors, additional loan debt which was used to fund the startup of the Business.

In April 2018, the Debtors, as principals of the Business, entered into a Small Business Administration (“SBA”) commercial loan agreement with Wilmington Savings Fund Society, FSB (“WSFS”), in the original amount of \$436,000.00, which included a Security Agreement against the Business assets and a personal guaranty of the Debtors. The loan proceeds were allocated and used by the business toward leasehold improvements, construction costs, equipment purchases, and working capital.

Thereafter, the Debtors, as principals of the Business, entered into further loan agreements for working capital of the Business which included further personal guaranties. The Debtors also contributed additional working capital from their personal and retirement savings.

The Business opened its doors for operation in August 2018. From this time, the Business struggled to maintain its normal operating expenses. When the operating costs exceeded the Business revenue, the Debtors contributed funds through the Debtor’s savings and personal credit.

The Debtors did not receive any funds during the entire term of operation of the Business.

The Business was marketed for sale beginning in early 2019 but failed to receive an offer of sufficient amount to address the outstanding debt. After making every diligent effort to improve the Business and facing continued losses and accruing debt, the Business closed its doors in June 2019. Even after the Business closed its doors, the Debtors made diligent efforts to make payments to the creditors from their personal income and any remaining savings.

At the time of the closure of operations, in addition to the WSFS SBA Loan and commercial lease, the Debtors owed, either individually or as guarantors, in excess of \$140,000 in debt. Further, the Debtors each have significant obligations on student loans which were being repaid from their personal income.

In October 2019, WSFS filed a Complaint in the Superior Court of New Jersey under Wilmington Savings Fund Society, FSB v. Alvarez Investments, LLC, Robert Alvarez and Yanirys Diaz-Alvarez, Docket No. BUR-L-002114-19, for collection on the WSFS Loan. During this period, WSFS completed a commercial foreclosure on the Business Assets in which all Business Assets were sold or abandoned. The Business also cooperated with the commercial landlord for a voluntary termination of the commercial lease.

On January 9, 2020, WSFS obtained a Judgment against the Business and the Debtors, individually as guarantors, for the sum of \$435,392.29. WSFS thereafter executed its judgment against the Debtor's personal assets and income, including a bank levy on all funds held in their bank accounts.

The Debtors sought relief under Chapter 11 of the Bankruptcy Code to obtain the immediate benefits of the automatic stay of 11 U.S.C. § 362, to avoid continued involuntary collection activities, and to obtain a fresh financial start and an opportunity to reorganize their financial affairs after a catastrophic financial loss relating to the Business.

E. Significant Events During the Bankruptcy

1. Bankruptcy Proceedings

The following is a chronological list of significant events, which have occurred during this case:

- a) Debtors filed for relief under Chapter 11 on March 18, 2020.

b) The 11 U.S.C. § 341(a) first meeting of creditors was conducted on April 16, 2020.

c) The Debtors filed monthly operating report for March 18, 2020 through the Operating Report due for August, 2020.

d) On July 16, 2020, the Debtors filed a Motion to Extend the Exclusivity Period to File a Plan. An Order Extending the Exclusivity Period to file a Plan was entered on August 11, 2020.

e) On July 30, 2020, the Court entered an Order Requiring Debtor to File a Plan and Disclosure Statement on or before October 28, 2020.

f) The Debtors have paid all filing and quarterly trustee fees current and they have filed all monthly operating reports due as of this date.

The Court has approved the employment of the following professionals:

a) Gillman, Bruton & Capone, LLC as attorney for the Debtor, were authorized to be employed as counsel for the Debtor by Order dated April 24, 2020. Debtors' counsel has not filed a fee application, but at this time estimates it has incurred \$16,500.00 for legal fees and expenses for the time spent since commencement of representation of the Debtor, through the date that the Debtor filed for relief under Title 11 in March 2020, and through and including the preparation and filing of this Disclosure Statement and the Plan. Debtors' counsel will spend additional time on a going forward basis during the Disclosure and Plan confirmation process.

b) Jampol Kinney, LLC, as accountant for the Debtor, were authorized to be employed as counsel for the Debtor by Order dated May 5, 2020.

2. Other Legal Proceedings

In addition to the proceedings discussed above, the Debtors are currently involved in the following non-bankruptcy legal proceedings: None. All non-bankruptcy actions filed against the Debtor were stayed by operation of 11 U.S.C. §362.

3. Actual and Projected Recovery of Preferential or Fraudulent Transfers

No preference or fraudulent conveyance actions exist and none are expected to be filed.

4. Procedures Implemented to Resolve Financial Problems

Prior to filing for relief under Chapter 11, the Debtors engaged, as principals of Alvarez Investments, LLC, to voluntarily and cooperatively, terminate financial obligations, including the commercial lease on the Business, which reduced potential total debt. During this time, the Debtors also cooperated with the Business creditors in surrendering Business assets under security agreements. The closure of the Business, reduced significantly the Debtor's ongoing expenses.

The Debtors have further managed their personal financial circumstances to reduce their monthly necessary household expenses to reasonable and necessary amounts.

The Debtors remained fully employed prior to, during, and after the operation of the Business. Mr. Alvarez works as a sales representative for a large pharmaceutical company and Mrs. Alvarez is a physician. Despite the post-filing onset of the COVID-19 pandemic, the Debtors have maintained current in their household obligation, which include the care and support of their four (4) children.

5. Current and Historical Financial Conditions

The Debtors' current expenses are those they expend during the course of the Debtor's employment, ordinary living expenses, installment payments on student loan obligations, the Chapter 11 quarterly fees payable to the U.S. Trustee, and counsel fees to Debtor's counsel as will be allowed by the Court. Copies of the Debtors' most recent monthly operating report filed with the Court is annexed hereto as **Exhibit B**.

III.

SUMMARY OF THE CHAPTER 11 PLAN OF REORGANIZATION

A. What Creditors and Interest Holders Will Receive Under the Proposed Plan

The Plan classifies claims and interests in various classes. The Plan states whether each class of claims or interests is impaired or unimpaired. The Plan provides the treatment each class will receive.

B. Unclassified Claims.

Certain types of claims are not placed into voting classes. They are not considered impaired and they do not vote on the Plan because they are automatically entitled to specific treatment provided for them in the Bankruptcy Code. As such, the Proponent has not placed the following claims in a class:

1. Administrative Expenses and Fees

Administrative Expenses are Claims for fees, costs or expenses of administering the Chapter 11 Case which are allowed under Code Section 507(a)(1), including all professional compensation requests pursuant to Sections 330 and 331 of the Code. The Code requires that all Administrative Expenses, including fees payable to the Bankruptcy Court and the Office of the United States Trustee which were incurred during the pendency of the case, must be paid on the Effective Date of the Plan, unless a particular claimant agrees to a different treatment.

The following chart lists all of the Debtors' unpaid administrative fees and expenses ("Compensation"), an estimate of future professional fees and other administrative claims and fees, and their treatment under the Plan:

<u>NAM E</u>	<u>TREATMENT</u>	<u>TYPE OF CLAIM</u>	<u>AMOUNT ESTIMATED</u>
Clerk's Office Fees	Paid in full on Effective Date	Fees	\$0.00
Office of U.S. Trustee Fees	Paid in full on Effective Date	Fees	\$975.00
Gillman, Bruton & Capone, LLC	Paid in full on Effective Date	Counsel Fees Paid to Date	\$0.00 Due (\$13,717.00 Retainer Payment Received)
Gillman, Bruton & Capone, LLC	Paid in full on Effective Date	Estimated Additional & Future Counsel Fees	\$7,500.00
	TOTAL		\$ 8,475.00

Court Approval of Professional Compensation Required:

Pursuant to the Bankruptcy Code, the Bankruptcy Court must rule on all professional compensation and expenses listed in this chart before the compensation and expenses will be owed. The Professional Person in question must file and serve a properly noticed fee application for compensation and reimbursement of expenses and the Bankruptcy Court must rule on the application. Only the amount of compensation and reimbursement of expenses allowed by the Court will be owed and required to be paid under this Plan as an administrative claim.

Each professional person who asserts a further administrative claim that accrues before the confirmation date shall file with the Bankruptcy Court, and serve on all parties required to receive notice, an application for compensation and reimbursement of expenses no later than 30 days after the Effective Date of the Plan. Failure to file such an application timely shall result in the professional person's claim being forever barred and discharged. Each and every other person asserting an administrative claim shall be entitled to file a motion for allowance of the

asserted administrative claim within 60 days of the Effective Date of the Plan, or such administrative claim shall be deemed forever barred and discharged. No motion or application is required to fix the fees payable to the Clerk's Office or Office of the United States Trustee. Such fees are determined by statute.

As indicated above, the Debtors will need to pay an estimated \$8,475.00 in administrative claims and fees on the Effective Date of the Plan, unless a claimant has agreed to be paid later or the Bankruptcy Court has not yet ruled on the claim.

2. Priority Tax Claims

Priority Tax Claims are certain unsecured income, employment and other taxes described by Code Section 507(a)(8). The Code requires that each holder of such a Section 507(a)(8) Priority Tax Claim receive the present value of such claim in deferred cash payments, over a period not exceeding five years from the date of the entry of the Order for Relief under Section 301, 302, or 303, unless the claimant agrees to a different treatment.

The following chart lists all of the Debtor's Section 507(a)(8)⁴⁰ priority tax claims and their treatment under the Plan:

Description	Amount Owed	Treatment
NONE	NA	NA

C. Classified Claims and Interests

1. Classes of Secured Claims

Secured claims are claims secured by liens on property of the estate. The following chart lists all classes of creditors containing the holders of the Debtor's secured pre-petition claims and their treatment under this Plan:

<u>CLASS#</u>	<u>DESCRIPTION</u>	<u>IMPAIRED</u> (Y/N)	<u>TREATMENT</u>
1	Secured Claim of Quicken Loans, Inc. secured by mortgage lien on Debtor's Residence at 11 Beryl Court, Kendall Park, NJ 08824.	NO	To be paid outside Plan in accordance with Note and Mortgage on Debtor's Residence at 11 Beryl Court, Kendall Park, NJ 08824.
1	Secured Claim of Toyota Motor Credit Corporation secured by lien on 2015 Toyota Camry.	NO	To be paid outside Plan in accordance with secured note.

2. Classes of Priority Unsecured Claims

Certain Priority Claims that are referred to in Code Sections 507(a)(3), (4), (5), (6), and (7) are required to be placed in Classes. These types of Claims are entitled to priority treatment as follows: the Code requires that each holder of such a Claim receive cash on the Effective Date equal to the allowed amount of such Claim. However, a Class of unsecured Priority Claim holders may vote to accept deferred cash payments of a value, as of the Effective Date, equal to the allowed amount of such Claims.

There are no Classes of 507(a)(3), (a)(4), (a)(5), (a)(6), and (a)(7) Priority Claims since the Debtors are individuals and have no employees.

3. Class of 11 U.S.C. § 523(8) Student Loans

Guaranteed student loans are non-dischargeable pursuant to 11 U.S.C. §523(a)(8). The Debtors do have guaranteed student loan obligations. The following chart identifies this Plan's treatment of the Class of holders of guaranteed student loan claims:

<u>CLASS#</u>	<u>DESCRIPTION</u>	<u>IMPAIRED</u> (Y/N)	<u>TREATMENT</u>
2	Non-dischargeable unsecured student loan claims totaling \$353,918.00	NO	Debtors shall continue regular payments directly to student loan claim holders.

4. Class of General Unsecured Claims

General unsecured claims are uncollateralized claims not entitled to priority under Code Section 507(a). The following chart identifies this Plan's treatment of the class containing all of Debtor's general unsecured claims:

<u>CLASS#</u>	<u>DESCRIPTION</u>	<u>IMPAIRED</u> (Y/N)	<u>TREATMENT</u>
3	General unsecured claims Totaling \$570,262.29	YES	The holders of the Allowed Claims in this Class shall be paid a total of 16 % of their Allowed Claims, payable over a period of five (5) years in annual installments, commencing on the Effective Date and continuing thereafter until paid in full. Debtor shall have the options of making monthly payments.

5. Class(es) of Interest Holders

Interest holders are the parties who hold ownership interest (i.e., equity interest) in the Debtor. If the Debtor is a corporation, entities holding preferred or common stock in the Debtor are interest holders. If the Debtor is a partnership, the interest holders include both general and limited partners. If the Debtor is an individual, the Debtor is the interest holder. The following chart identifies the Plan's treatment of the class of interest holders:

<u>CLASS#</u>	<u>DESCRIPTION</u>	<u>IMPAIRED</u> (Y/N)	<u>TREATMENT</u>
4	Individual Debtors - Debtor's ownership interests in their assets.	YES	The Debtors will receive no distribution under the Debtors' Plan, other than retaining their exempt property. The Debtor shall retain ownership of their assets except to the extent provided in the Plan.

D. Means of Effectuating the Plan.

1. Funding for the Plan.

Mr. Alvarez will retain his employment as a sales representative for a large pharmaceutical company and Mrs. Alvarez will continue her employment as a physician. They will use their net monthly disposable income to fund the Plan.

2. Post-confirmation Management.

The individual Debtors will manage their own affairs post confirmation.

3. Disbursing Agent.

Gillman, Bruton & Capone, LLC, shall act as the Disbursing Agent for the purpose of making all distributions provided for under the Plan. The Disbursing Agent shall be compensated, as set forth in the Plan.

E. Other Provisions of the Plan

1. Executory Contracts and Unexpired Leases

The Debtors' presently have no leases or executory contracts that would need to be assumed.

The Plan provides that all other Executory Contracts and Unexpired Leases, except for those specifically assumed by the Debtors in writing or previously assumed by Bankruptcy Court Order, shall be deemed rejected. All proofs of claim with respect to Claims arising from said rejection must be filed with the Court within the earlier of (i) the Bar Date, (ii) the date set forth for filing Claims in any order of the Bankruptcy Court approving such rejection or (iii) thirty (30) days after the Confirmation Date. Any proofs of claim which are not filed timely, will be barred forever from assertion.

2. Changes in Rates Subject to Regulatory Commission Approval

Since the Debtors are individuals they are not subject to governmental regulatory commission approval of rates or charges.

3. Retention of Jurisdiction.

The Court will retain jurisdiction as provided in the Plan.

4. Procedures for Resolving Contested Claims.

The Debtors and/or the Disbursing Agent shall have 60 days subsequent to confirmation to object to the allowance of claims. The Debtors have reviewed the claims that have been filed. The Proponent intends to object or cause the Disbursing Agent to objection to the following amounts of claims in each class.

5. Effective Date.

The Plan will become effective on the Effective Date, which is the date on which the order of confirmation becomes final.

6. Modification.

The Plan Proponents may alter, amend or modify the Plan at any time prior to the Confirmation Date and thereafter as provided in Section 1127(b) of the Bankruptcy Code.

F. Tax Consequences of Plan

CREDITORS AND INTEREST HOLDERS CONCERNED WITH HOW THE PLAN MAY AFFECT THEIR TAX LIABILITY SHOULD CONSULT WITH THEIR OWN ACCOUNTANTS, ATTORNEYS, AND/OR ADVISORS. The following disclosure of possible tax consequences is intended solely for the purpose of alerting readers to possible tax issues this Plan may present to the Debtors. The Proponent CANNOT and DOES NOT represent that the tax consequences contained below are the only tax consequences of the Plan because the Tax Code embodies many complicated rules which make it difficult to state completely and accurately all the tax implications of any action.

G. Risk Factors

The following discussion is intended to be a non-exclusive summary of certain risks attendant upon the consummation of the Plan. You are encouraged to supplement this summary with your own analysis and evaluation of the Plan and Disclosure Statement, in their entirety, and in consultation with your own advisors. Based on the analysis of the risks summarized below, the Plan Proponents believe that the Plan is viable and will meet all requirements of confirmation. The greatest risk is that the Debtors will become disabled or unemployed and will lose their financial ability to earn sufficient income to make the payments required under the Plan to fund the payments to creditors with allowed claims.

IV.

CONFIRMATION REQUIREMENTS AND PROCEDURES

PERSONS OR ENTITIES CONCERNED WITH CONFIRMATION OF THIS PLAN SHOULD CONSULT WITH THEIR OWN ATTORNEYS BECAUSE THE LAW ON CONFIRMING A PLAN IS VERY COMPLEX. The following discussion is intended solely for the purpose of alerting readers about basic confirmation issues, which they may wish to consider, as well as certain deadlines for filing Claims. The Proponents CANNOT and DO NOT represent that the discussion contained below is a complete summary of the law on this topic.

Many requirements must be met before the Bankruptcy Court can confirm a Plan. Some of the requirements include that the Plan must be proposed in good faith, that creditors or equity interest holders have accepted the Plan, that the Plan pays creditors at least as much as creditors would receive in a Chapter 7 liquidation, and that the Plan is feasible. These requirements are not the only requirements for confirmation.

A. Who May Vote or Object

1. Who May Object to Confirmation of the Plan.

Any party in interest may object to the confirmation of the Plan, but as explained below not everyone is entitled to vote to accept or reject the Plan.

2. Who May Vote to Accept/Reject the Plan.

A creditor or equity interest holder has a right to vote for or against the Plan if that creditor or equity interest holder has a Claim that is both (1) allowed or allowed for voting purposes and (2) classified in an impaired Class.

(a) What Is an Allowed Claim/Interest

As noted above, a creditor or equity interest holder must first have an allowed claim or equity interest to have the right to vote. Generally, any proof of claim or interest will be

allowed, unless a party in interest brings a motion objecting to the claim. When an objection to a claim or equity interest is filed, the creditor or equity interest holder holding the claim or equity interest cannot vote unless the Court, after notice and hearing, either overrules the objection or allows the claim or equity interest for voting purposes.

THE BAR DATE FOR FILING A PROOF OF CLAIM IN THIS CASE WAS MAY 27, 2020.

A creditor or equity interest holder may have an allowed claim or equity interest even if a proof of claim or interest was not timely filed. A claim is deemed allowed if (1) it is scheduled on the Debtors' schedules and such claim is not scheduled as disputed, contingent, or unliquidated, and (2) no party in interest has objected to the Claim. An equity interest is deemed allowed if it is scheduled and no party in interest has objected to the interest.

(b) What Is an Impaired Claim/Equity Interest

As noted above, an allowed claim or equity interest only has the right to vote if it is in a Class that is impaired under the Plan. A class is impaired if the Plan alters the legal, equitable, or contractual rights of the members of that class. For example, a Class comprised of general unsecured claims is impaired if the Plan fails to pay the members of that Class 100% of their claim plus interest. In this case, the Proponents believe that members of **CLASS THREE (3)** are impaired and that holders of claims in each of these classes are therefore entitled to vote to accept or reject the Plan. The Proponent believes that Classes One (1), Two (2) and Four (4) are unimpaired and that holders of claims in each of these classes therefore do not have the right to vote to accept or reject the Plan. Parties who dispute the Proponent's characterization of their claim or interest as being impaired or unimpaired may file an objection to the Plan contending that the Proponent has incorrectly characterized the class.

3. Who Is Not Entitled to Vote

The following four types of claims are not entitled to vote: (1) claims that have been disallowed; (2) claims in unimpaired classes; (3) claims entitled to priority pursuant to Code Section 507(a)(1), (a)(2), and (a)(8); and (4) claims in classes that do not receive or retain any value under the Plan. Claims in unimpaired classes are not entitled to vote because such classes are deemed to have accepted the Plan. Claims entitled to priority pursuant to Code Section 507(a)(1), (a)(2), and (a)(7) are not entitled to vote because such claims are not placed in classes

and they are required to receive certain treatment specified by the Code. Claims in classes that do not receive or retain any value under the Plan do not vote because such Classes are deemed to have rejected the Plan. EVEN IF YOUR CLAIM IS OF THE TYPE DESCRIBED ABOVE, YOU MAY STILL HAVE A RIGHT TO OBJECT TO THE CONFIRMATION OF THE PLAN.

4. Who Can Vote in More Than One Class

A creditor whose claim has been allowed in part as a secured claim and in part as an unsecured claim is entitled to accept or reject a Plan in both capacities by casting one ballot for the secured part of the claim and another ballot for the unsecured Claim.

5. Votes Necessary to Confirm the Plan

If impaired classes exist, the Court cannot confirm the Plan unless (1) at least one impaired class has accepted the Plan without counting the votes of any insiders within that Class, and (2) all impaired classes have voted to accept the Plan, unless the Plan is eligible to be confirmed by “cramdown” on non-accepting Classes, as discussed later in Section IV A8.

6. Votes Necessary for a Class to Accept the Plan

A class of claims is considered to have accepted the Plan when more than one-half ($\frac{1}{2}$) in number and at least two-thirds ($\frac{2}{3}$) in dollar amount of the allowed claims that actually voted, voted in favor of the Plan. A class of equity interests is considered to have accepted the Plan when at least two-thirds ($\frac{2}{3}$) in amount of the allowed equity interest holders of such class which actually voted, voted to accept the Plan.

7. Treatment of Nonaccepting Classes

As noted above, even if all impaired classes do not accept the proposed Plan, the Bankruptcy Court may nonetheless confirm the Plan if the non-accepting Classes are treated in the manner required by the Code. The process by which non-accepting classes are forced to be bound by the terms of the Plan is commonly referred to as “cramdown”. The Code allows the Plan to be “crammed down” on non-accepting Classes of Claims or Equity Interests if it meets all consensual requirements except the voting requirements of Section 1129(a)(8) and if the Plan

does not “discriminate unfairly” and is “fair and equitable” toward each Impaired Class that has not voted to accept the Plan as referred to in 11 U.S.C. §1129(b) and applicable case law.

8. Request for Confirmation Despite Non-acceptance by Impaired Class(es).

The Proponents ask the Bankruptcy Court to confirm this Plan by cramdown on impaired classes if any of these classes do not vote to accept the Plan.

B. Liquidation Analysis

Another confirmation requirement is the “Best Interest Test”, which requires a hypothetical liquidation analysis. Under the Best Interest Test, if a claimant or interest holder is in an impaired class and that claimant or equity interest holder does not vote to accept the Plan, then that claimant or interest holder must receive or retain under the Plan property of a value not less than the amount that such holder would receive or retain if the Debtor were liquidated under Chapter 7 of the Bankruptcy Code.

In a Chapter 7 case, the Debtor’s assets are usually sold by a Chapter 7 trustee. Secured creditors are paid first from the sales proceeds of properties on which the secured creditor has a lien. Administrative claims are paid next. Next, unsecured creditors are paid from any remaining sales proceeds, according to their rights to priority. Unsecured creditors with the same priority share in proportion to the amount of their allowed Claims. Finally, interest holders receive the balance that remains after all creditors are paid, if any.

In order for the Bankruptcy Court to be able to confirm this Plan, the Bankruptcy Court must find that all creditors and interest holders who do not accept the Plan will receive at least as much under the Plan as such interest holders would receive under a Chapter 7 liquidation. The Proponents maintain that this requirement is met here for the following reasons.

First, the Proponents maintain that the fair market value of their residence, which is \$419,000.00, less the amount of the mortgage debt \$331,624.88, costs of sale estimated at 10% (\$41,900.00), and less the Debtor's claimed exemption of \$45,475.12, leaves net equity of \$0.00.

Additionally, Debtors' personal property, which includes ERISA qualified retirement accounts, is fully exempt. Thus, the Debtors general unsecured creditors would not receive any dividend if the assets of the Debtors were to be liquidated under Chapter 7 of the Bankruptcy Code. All creditors and interest holders will receive at least as much as under the Plan as such creditor or interest holder would receive under a Chapter 7 liquidation, since the administrative expenses and costs of administration of a Chapter 7 case would further reduce the net amount of sales proceeds.

Below is a demonstration, in balance sheet format, that all creditors and interest holders will receive at least as much under the Plan as such creditor or interest holder would received under a Chapter 7 liquidation:

Assets

Real Property (residence)	\$419,000.00
Minus: 1 st mortgage	\$331,624.88 (as per POC filed)
Cost of Sale	\$41,900.00
Exemption	\$45,475.12
Net equity	\$ 0.00
Personal property	\$630,471.82
Minus: Liens	\$8,985.92 (as per POC filed)
Exemption	\$621,485.90
Net Equity	\$ 0.00
Total assets	\$0.00

Liabilities

Priority Claims:

Chapter 7 admin. expenses	\$5,764.00	
Chapter 11 admin. expenses	\$8,475.00	
Other priority claims	\$0.00	
Total priority claims		\$ 14,239.00

Amount available for unsecured claims (total assets minus priority claims)	\$-14,239.00
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Total unsecured claims	\$ 928,953.30
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Estimated dividend in Chapter 7 (amount available – unsecured claims)	0%
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C. Feasibility

Another requirement for confirmation involves the feasibility of the Plan, which means that confirmation of the Plan is not likely to be followed by the liquidation or the need for further financial reorganization of the Debtors or any successor to the Debtors under the Plan, unless such liquidation or reorganization is proposed in the Plan.

There are at least two important aspects of a feasibility analysis. The first aspect considers whether the Debtors will have enough cash on hand on the Effective Date of the Plan to pay all the Claims and expenses that are entitled to be paid on such date. The Proponents maintain that this aspect of feasibility is satisfied as illustrated here:

Cash Debtor estimates it will have on hand by Effective Date

To Pay: Administrative Expenses	In full
To Pay: Statutory costs & charges	In full
To Pay: Other Plan Payments due on Effective Date -	In full

Balance after paying these amounts	\$
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The sources of the cash Debtors will have on hand by the Effective Date, as shown above are:

\$14,294.16 Cash in DIP Account(s) as of 8/31/2020

\$4,800.00 Additional cash DIP will accumulate from net earnings between now and Effective Date

The second aspect considers whether the Proponents will have sufficient cash over the life of the Plan to make the required Plan payments. The Proponents believe that this second aspect of the feasibility requirement is met due to the continued employment of the Debtors at their employment. The Debtors have prepared a personal analysis and projections of their cash flow over the five years of the proposed plan of reorganization. A copy of the Personal Five Year Cash Flow Projection is annexed hereto as **Exhibit C**. The amount and timing of payments to creditors will be as follows: annual payments from disbursing agent to pay the general unsecured creditors, which may, at the Proponents election be made in monthly or quarterly amounts.

In summary, the Plan proposes to pay \$1,600.00 each month to creditors after payment of the normal and standing living expenses and the unimpaired creditor payments. As the Debtors' financial projections demonstrate, the Debtor will have an average cash flow, after paying normal household expenses, installments to unimpaired creditors, and post confirmation tax of \$1,660.89 each month for the life of the Plan. The final Plan payment is expected to be paid on or around December 2025. The Plan Proponent contends that Debtor's financial projections are feasible in light of the financial records maintained by the Debtor prior to and during the pendency of the bankruptcy case.

Accordingly, the Plan Proponent believes, on the basis of the foregoing, that the Plan is feasible.

V.
EFFECT OF CONFIRMATION OF PLAN

A. Discharge

The Plan provides that upon completion of the Plan, the Debtors shall be discharged of liability for payment of debts incurred before confirmation of the Plan, to the extent specified in 11 U.S.C. §1141. However, any liability imposed by the Plan will not be discharged. If Confirmation of the Plan does not occur or if, after Confirmation occurs, the Debtors elect to terminate the Plan, the Plan shall be deemed null and void. In such event, nothing contained in the Plan shall be deemed to constitute a waiver or release of any claims against the Debtors or their estate or any other persons, or to prejudice in any manner the rights of the Debtors or their estate or any person in any further proceeding involving the Debtors or their estate. The provisions of the Plan shall be binding upon Debtors, all creditors and all equity interest holders, regardless of whether such claims or equity interest holders are impaired or whether such parties accept the Plan, upon Confirmation thereof.

B. Revesting of Property in the Debtors

Except as provided in the Plan, the confirmation of the Plan revests all of the property of the estate in the Debtors.

C. Modification of Plan

The Proponents may modify the Plan at any time before confirmation. However, the Bankruptcy Court may require a new Disclosure Statement and/or re-voting on the Plan if the Proponents modify the Plan before confirmation.

The Proponents may also seek to modify the Plan at any time after confirmation so long as (1) the Plan has not been substantially consummated and (2) the Court authorizes the proposed modification after notice and a hearing. The Proponents further reserve the right to modify the treatment of any allowed claims at any time after the Effective Date of the Plan upon the consent of the creditor whose allowed claim treatment is being modified, so long as no other creditors are materially adversely affected.

D. Post-Confirmation Conversion/Dismissal

A creditor or party in interest may bring a motion to convert or dismiss the case under Section 1112(b) of the Code, after the Plan is confirmed, if there is a default in performance of the Plan or if cause exists under Section 1112(b) of the Code. If the Bankruptcy Court orders the Chapter 11 Case converted to Chapter 7 after the Plan is confirmed, then all property that had been property of the Chapter 11 estate, and that has not been disbursed pursuant to the Plan, will revert in the Chapter 7 estate, and the automatic stay will be reimposed upon the reverted property only to the extent that relief from stay was not previously granted by the Court during this case.

Quarterly fees pursuant to 28 U.S.C. § 1930(a)(6) continue to be payable to the Office of the United States Trustee post-confirmation until such time as the case is converted, dismissed, or closed pursuant to a final decree.

EXHIBIT A

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-2(c)

Gillman, Bruton & Capone, LLC
770 Amboy Avenue
Edison, NJ 08837
(732) 661-1664
Attorney for Debtor
By: Justin M. Gillman, Esq.

In Re:

Robert Alvarez
Yanirys Diaz-Alvarez

Debtors

Case No.: 20-14587

Judge: Hon. Michael B. Kaplan, U.S.B.J.

Chapter: 11

Hearing Date:

INDIVIDUAL DEBTOR'S PLAN OF REORGANIZATION

Debtor/Plan Proponent respectfully submits its Plan of Reorganization pursuant to Chapter 11, Title 11 of the United States Code, in the form annexed hereto and made a part hereof.

Dated: October 19, 2020

By: /s/ Robert Alvarez
Robert Alvarez, Proponent

By: /s/ Yanirys Diaz-Alvarez
Yanirys Diaz-Alvarez, Proponent

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I. INTRODUCTION

Robert Alvarez and Yanirys Diaz-Alvarez (“Debtor”) are the debtors in a Chapter 11 bankruptcy case. On March 18, 2020, Debtor commenced a bankruptcy case by filing a voluntary Chapter 11 petition under the United States Bankruptcy Code Bankruptcy Code (“Bankruptcy Code”), 11 U.S.C. § 101 et seq. This document is the Chapter 11 plan (“Plan”) proposed by Robert Alvarez and Yanirys Diaz-Alvarez (“Proponent”). Sent to you in the same envelope as this document is the Disclosure Statement which has been approved by the United States Bankruptcy Court for the District of New Jersey (the “Court”), and which is provided to help you understand the Plan.

This is a reorganizing plan. In other words, the Proponent seeks to accomplish payments under the Plan by contributing their net monthly disposable income of **\$1,600.00 per month for sixty (60) months** to create a fund for payment under the Plan. The Effective Date of the proposed Plan is thirty (30) days after entry of an Order of the Bankruptcy Court confirming the Plan.

II. CLASSIFICATION AND TREATMENT OF CLAIMS AND INTERESTS

A. **General Overview.**

As required by the Bankruptcy Code, the Plan classifies claims and interests in various classes according to their right to priority of payments as provided in the Bankruptcy Code. The Plan states whether each class of claims or interests is impaired or unimpaired. The Plan provides the treatment each class will receive under the Plan. The categories of Claims and Equity Interests listed below classify Allowed Claims and Allowed Equity for all purposes, including voting, confirmation, and distribution pursuant to the Plan.

B. Definitions.

Scope of Definitions. For purposes of this Plan, except as expressly otherwise provided or unless the context otherwise requires, all capitalized terms not otherwise defined shall have the meanings assigned to them in this Section of the Plan. In all references herein to any parties, persons, entities, or corporations, the use of any particular gender or the plural or singular number is intended to include the appropriate gender or number as the text may require.

1. **Administrative Expense** shall mean any cost or expense of administration of the Chapter 11 case allowable under Section 507(a) of the Bankruptcy Code, including, without limitation, any actual and necessary expenses of preserving the estate of the Debtor, any actual and necessary expense of operating the business of the Debtor, any indebtedness or obligation incurred or assumed by the Debtor in connection with the conduct of its business or for the acquisition or lease of property or the rendition of services to the Debtor, all allowances of compensation and reimbursement of expenses, any fees or charges assessed against the estate of any Debtor under Chapter 123, Title 28, of the United States Code, and the reasonable fees and expenses incurred by the Proponent in connection with the proposal and confirmation of this Plan.
2. **Allowed** when used as an adjective preceding the words “Claims” or “Equity Interest”, shall mean any Claim against or Equity Interests of the Debtor, proof of which was filed on or before the date designated by the Bankruptcy Court as the last date for filing proofs of claim or Equity Interest against such Debtor, or, if no proof of claim or Equity Interest is filed, which has been or hereafter is listed by the Debtor as liquidated in amount and not disputed or contingent and, in either case, a Claim as to which no objection to the allowance thereof has been interposed with the applicable period of limitations fixed

by the Plan, the Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, Local Rules, or as to which any objection has been interposed and such Claim has been allowed in whole or in part by a Final Order. Unless otherwise specified in the Plan, “Allowed Claim” and “Allowed Equity Interest” shall not, for purposes of computation of distributions under the Plan, include interest on the amount of such Claim or Equity Interest from and after the Petition Date.

3. **Allowed Administrative Expense** shall mean any Administrative Expense allowed under Section 507(a)(1) of the Bankruptcy Code.
4. **Allowed Unsecured Claim** shall mean an Unsecured Claim that is or has become an Allowed Claim.
5. **Ballot** or **Ballots** means the ballot or ballots which must be used to cast votes to accept or reject the Plan.
6. **Bankruptcy Code** shall mean the Bankruptcy Reform Act of 1978, as amended, and as codified in Title 11 of the United States Code.
7. **Bankruptcy Court** shall mean the United States Bankruptcy Court for the District of New Jersey having jurisdiction over the Chapter 11 Case and, to the extent of any reference made pursuant to 28 U.S.C. Section 158, the unit of such District Court constituted pursuant to 28 U.S.C. Section 151.
8. **Bankruptcy Rules** shall mean the rules and forms of practice and procedure in bankruptcy, promulgated under 28 U.S.C. Section 2075 and also referred to as the Federal Rules of Bankruptcy Procedure.
9. **Board of Directors** shall mean the board of directors of the Debtor if the Debtor is a corporation.

10. **Business Day** means and refers to any day except Saturday, Sunday, and any other day on which commercial banks in New Jersey are authorized by law to close.
11. **Chapter 11 Case** shall mean a case under Chapter 11 of the Bankruptcy Code in which Robert Alvarez and Yanirys Diaz-Alvarez is the Debtor.
12. **Claim** shall mean any right to payment from the Debtor whether or not such right is reduced to judgment, liquidated, unliquidated, fixed, contingent, matured, unmatured, disputed, undisputed, legal, equitable, secured, or unsecured; or any right to an equitable remedy for breach of performance if such breach gives rise to a right of payment from the Debtor whether or not such right to an equitable remedy is reduced to judgment, fixed, contingent, matured, unmatured, disputed, undisputed, secured, or unsecured. All claims as such term is defined in section 101(5) of the Bankruptcy Code.
13. **Class** shall mean a grouping of substantially similar Claims or Equity Interests for common treatment thereof pursuant to the terms of this Plan.
14. **Code** shall mean Title 11 of the United States Code, otherwise known as the Bankruptcy Code.
15. **Confirmation** shall mean the entry of an Order by this Court approving the Plan in accordance with the provisions of the Bankruptcy Code.
16. **Confirmation Hearing** shall mean a hearing conducted before the Bankruptcy Court for the purpose of considering confirmation of the Plan.
17. **Confirmation Order** shall mean an Order of the Bankruptcy Court confirming the Plan in accordance with the provisions of Chapter 11 of the Bankruptcy Code.
18. **Creditor** shall mean any person that has a Claim against the Debtor that arose on or before the Petition Date or a Claim against the Debtor's estate of any kind specified

in section 502(g), 502(h) or 502(i) of the Bankruptcy Code. This includes all persons, corporations, partnerships, or business entities holding claims against the Debtor.

19. **Debt** means, refers to and shall have the same meaning ascribed to it in Section 101(12) of the Code.
20. **Debtor** shall mean Robert Alvarez and Yanirys Diaz-Alvarez.
21. **Disbursing Agent** shall mean the attorney for the Debtor or any party appointed by and subject to Court approval, which shall effectuate this Plan and hold and distribute consideration to be distributed to holders of Allowed Claims and Allowed Equity Interests pursuant to the provisions of the Plan and Confirmation Order.
22. **Disclosure Statement** means and refers to the Disclosure Statement filed by the Debtor as required pursuant to Section 1125 et seq. of the Bankruptcy Code.
23. **Disputed Administrative Expense, Disputed Claim, and Disputed Equity Interest** means any Administrative Expense, Claim, or Equity Interest, as the case may be (i) listed on the Schedules as unliquidated, disputed, or contingent, or (ii) as to which the Debtor or any other party in interest has interposed a timely objection or request for estimation in accordance with the Bankruptcy Code and the Bankruptcy Rules, which objection or request for estimation has not been withdrawn or determined by a Final Order.
24. **Effective Date** shall mean the day on which the Confirmation Order becomes a Final Order.
25. **Equity Interest Holder** shall mean the holder of an equity interest in the Debtor.
26. **Equity Interest** shall mean any interest in the Debtor represented by stock,

warrants, options, or other rights to purchase any shares of stock in the Debtor.

27. **Final Order** shall mean an order of the Bankruptcy Court or a court of competent jurisdiction to hear appeals from the Bankruptcy Court which, not having been reversed, modified, or amended, and not being stayed, and the time to appeal from which or to seek review or rehearing of which having expired, has become final and is in full force and effect.
28. **Impaired** when used as an adjective preceding the words “Class of Claims” or “Class of Equity Interest”, shall mean that the Plan alters the legal, equitable, or contractual rights of the member of that class.
29. **Person** shall mean an individual, a corporation, a partnership, an association, a joint stock company, a joint venture, an estate, a trust, an unincorporated organization, or a government or any political subdivision thereof or other entity.
30. **Petition Date** shall mean the date on which the Debtor filed this petition for relief commencing the Chapter 11 Case.
31. **Plan** shall mean the Plan of Reorganization filed in these Proceedings, together with any additional modifications and amendments.
32. **Priority Non-Tax Claim** shall mean a Claim entitled to priority under sections 507(a)(2),(3), (4), (5), (6) or (7) of the Bankruptcy Code, but only to the extent it is entitled to priority in payment under any such subsection.
33. **Priority Tax Creditor** shall mean a Creditor holding a priority tax claim.
34. **Priority Tax Claim** shall mean any Claim entitled to priority in payment under section 507(a)(8) of the Bankruptcy Code, but only to the extent it is entitled to priority under such subsection.

35. **Proceedings** shall mean the Chapter 11 Case of the Debtor.
36. **Professional Persons** means and refers to all attorneys, accountants, appraisers, consultants, and other professionals retained or to be compensated pursuant to an Order of the Court entered under Sections 327, 328, 330, or 503(b) of the Bankruptcy Code.
37. **Professional Claim** means and refers to a claim by any and all professionals as provided for in Sections 327, 328, 330 and 503(b) of the Bankruptcy Code.
38. **Proponent** means the Debtor, Robert Alvarez and Yanirys Diaz-Alvarez.
39. **Pro Rata Share** means, with respect to any distribution of property under the Plan, a proportionate share, so that the ratio of the amount of property distributed on account of an Allowed Claim or Allowed Equity Interest to the amount of such Allowed Claim or Allowed Equity Interest is the same as the ratio of the amount of property distribution on account of all Allowed Claims or Allowed Equity Interests in such class to the amount of all Allowed Claims or Allowed Equity Interests in that class.
40. **Record Date** if used in this Plan means 5:00 P.M. on the last day for the filing of ballots to vote in favor of or against the Plan.
41. **Reorganized Debtor** means the Debtor after confirmation of the Plan.
42. **Secured Claim** means and refers to a Claim which is secured by a valid lien, security interest, or other interest in property in which the Debtor has an interest which has been perfected properly as required by applicable law, but only to the extent of the value of the Debtor's interest in such property, determined in accordance with Section 506(a) of the Bankruptcy Code.
43. **Unsecured Claim** shall mean any Claim against the Debtor which arose or which is deemed by the Bankruptcy Code to have arisen prior to the Petition Date for such

Debtor, and which is not (i) a secured claim pursuant to Section 506 of the Bankruptcy Code, as modified by section 1111(b) of the Bankruptcy Code, or (ii) a Claim entitled to priority under sections 503 or 507 of the Bankruptcy Code. “Unsecured Claim” shall include all Claims against the Debtor that are not expressly otherwise dealt with in the Plan.

44. **Other Definitions.** a term used and not defined herein but that is defined in the Bankruptcy Code shall have the meaning set forth therein. The words “herein”, “hereof”, “hereto”, “hereunder”, and others of similar import refer to the Plan as a whole and not to any particular section, subsection, or clause contained in the Plan. Moreover some terms defined herein are defined in the section in which they are used.

C. **Unclassified Claims.**

Certain types of claims are not placed into voting classes; instead they are unclassified. They are not considered impaired and they do not vote on the Plan because they are automatically entitled to specific treatment provided for them in the Bankruptcy Code. As such, the Proponent has not placed the following claims in a class. The treatment of these claims is provided below.

1. **Administrative Expenses and Fees**

Administrative expenses are claims for costs or expenses of administering the Debtor’s Chapter 11 case which are allowed under Code Section 503(b). Fees payable to the Clerk of the Bankruptcy Court and the Office of the United States Trustee were also incurred during the Chapter 11 Case. The Code requires that all administrative expenses be paid on the Effective Date of the Plan, unless a particular claimant agrees to a different treatment.

2. Court Approval of Professional Compensation and Expenses Required

The Court must approve all professional compensation and expenses. Each professional person requesting compensation in the case pursuant to Sections 327, 328, 330, 331, 503(b) or 1103 of the Bankruptcy Code shall file an application for allowance of final compensation and reimbursement of expenses not later than ninety (90) days after the Confirmation Date. Nothing herein shall prohibit each professional person from requesting interim compensation during the course of this case pending Confirmation of this Plan. No motion or application is required to fix fees payable to the Clerk's Office or the Office of the United States Trustee, as those fees are determined by statute.

3. Priority Tax Claims

Priority tax claims are certain unsecured income, employment and other taxes described by Code Section 507(a)(8). The Code requires, and thus this Plan provides, that each holder of such a 507(a)(8) priority tax claim receive on account of such claim regular installment payments in cash—

- (i) of a total value, as of the effective date of the plan, equal to the allowed amount of such claim;
- (ii) over a period ending not later than 5 years after the date of the order for relief under section 301, 302, or 303; and
- (iii) in a manner not less favorable than the most favored nonpriority unsecured claim provided for by the plan (other than cash payments made to a class of creditors under section 1122(b)).

The following chart lists of the Debtor's Section 507(a)(8) priority tax claims and their treatment under the Plan:

Description	Amount Owed	Treatment
NONE	NA	NA

D. Classified Claims and Interests

1. Classes of Secured Claims

Secured claims are claims secured by liens on property of the estate. The following represent all classes containing Debtor's secured pre-petition claims and their treatment under this Plan:

<u>CLASS#</u>	<u>DESCRIPTION</u>	<u>IMPAIRED</u> (Y/N)	<u>TREATMENT</u>
1	Secured Claim of Quicken Loans, Inc. secured by mortgage lien on Debtor's Residence at 11 Beryl Court, Kendall Park, NJ 08824.	NO	To be paid outside Plan in accordance with Note and Mortgage on Debtor's Residence at 11 Beryl Court, Kendall Park, NJ 08824.
1	Secured Claim of Toyota Motor Credit Corporation secured by lien on 2015 Toyota Camry.	NO	To be paid outside Plan in accordance with secured note.

2. Priority Non-Tax Claims

Certain priority non-tax claims that are referred to in Code Sections 507(a)(3), (4), (5), (6), and (7) are entitled to priority treatment. These claims are to be treated as follows:

<u>CLASS#</u>	<u>DESCRIPTION</u>	<u>IMPAIRED</u> (Y/N)	<u>TREATMENT</u>
NA	None	NA	NA

3. Class of 11 U.S.C. § 523(8) Student Loans

Guaranteed student loans are non-dischargeable pursuant to 11 U.S.C. §523(a)(8). The Debtors do have guaranteed student loan obligations. The following chart identifies this Plan's treatment of the Class of holders of guaranteed student loan claims:

<u>CLASS#</u>	<u>DESCRIPTION</u>	<u>IMPAIRED</u> (Y/N)	<u>TREATMENT</u>
2	Non-dischargeable unsecured student loan claims totaling \$353,918.00	NO	Debtors shall continue regular payments directly to student loan claim holders.

4. Class of General Unsecured Claims

General unsecured claims are unsecured claims not entitled to priority under Code Section 507(a). These claims are to be treated as follows:

<u>CLASS#</u>	<u>DESCRIPTION</u>	<u>IMPAIRED</u> (Y/N)	<u>TREATMENT</u>
3	General unsecured claims Totaling \$570,262.29	YES	The holders of the Allowed Claims in this Class shall be paid a total of 16 % of their Allowed Claims, payable over a period of five (5) years in annual installments, commencing on the Effective Date and continuing thereafter until paid in full. Debtor shall have the options of making monthly payments.

5. Class(es) of Equity Interest Holders.

Interest holders are the parties who hold ownership interest (i.e., equity interest) in the Debtor. Since the Debtor is an individual, he is the equity holder of his own assets. The following chart identifies the Plan's treatment of the class of interest holders:

<u>CLASS#</u>	<u>DESCRIPTION</u>	<u>IMPAIRED</u> (Y/N)	<u>TREATMENT</u>
4	Debtor's ownership interests in their assets.	NO	The Debtor shall retain ownership of their assets except to the extent provided in the Plan.

E. Acceptance or Rejection of Plan.

Each impaired class of Creditors with claims against the Debtor's estate shall be entitled to vote separately to accept or reject the Plan. A class of Creditors shall have accepted the Plan if the Plan is accepted by at least two-thirds in the aggregate dollar amount and more than one-half in number of holders of the allowed Claims of such class that have accepted or rejected the

Plan. In the event that any impaired class of Creditors or Interest holders shall fail to accept the Plan in accordance with Section 1129(a) of the Bankruptcy Code, the Proponent reserves the right to request that the Bankruptcy Court confirm the Plan in accordance with Section 1129(b) of the Bankruptcy Code.

F. Means of Effectuating the Plan.

1. Funding for the Plan.

The funds needed to fulfill the Debtor's obligations under the Plan will be derived from income from the Debtor's employment.

2. Post-Confirmation Management.

The Debtor is an individual and manages their own financial affairs and will continue to do so after the Plan is confirmed.

3. Disbursing Agent.

Gillman, Bruton & Capone, LLC (“Disbursing Agent”) shall act as the disbursing agent for the purpose of making all distributions provided for under the Plan. The Disbursing Agent shall serve without bond.

III.
TREATMENT OF MISCELLANEOUS ITEMS

A. Executory Contracts and Unexpired Leases

1. Assumptions

The following are the unexpired leases and executory contracts to be assumed as obligations of the reorganized Debtor under this Plan: **NONE.**

2. Rejections.

The following are the unexpired leases and executory contracts to be rejected as obligations of the reorganized Debtor under this Plan: **NONE.**

The order confirming the Plan shall constitute an order approving the rejection of the lease or contract. If you are a party to a contract or lease to be rejected and you object to the rejection of your contract or lease, you must file and serve your objection to the Plan within the deadline for objecting to the confirmation of the Plan. See Disclosure Statement for the specific date.

THE BAR DATE FOR FILING A PROOF OF CLAIM BASED ON A CLAIM ARISING FROM THE REJECTION OF A LEASE OR CONTRACT IS UP TO AND INCLUDING SIXTY (60) DAYS FOLLOWING THE ENTRY OF THE CONFIRMATION ORDER. Any claim based on the rejection of an executory contract or unexpired lease will be barred if the proof of claim is not timely filed, unless the Court later orders otherwise.

B. Changes in Rates Subject to Regulatory Commission Approval

The Debtor is not in a business which is subject to governmental regulatory commission approval of its rates.

C. Retention of Jurisdiction.

The Court shall retain jurisdiction of this case pursuant to the provisions of Chapter 11 of the Bankruptcy Code, pending the final allowance or disallowance of all Claims affected by the Plan, and to make such orders as are necessary or appropriate to carry out the provisions of this Plan.

In addition, the Court shall retain jurisdiction to implement the provisions of the Plan in the manner as provided under Section 1142, sub-paragraphs (a) and (b) of the Bankruptcy Code. If the Court abstains from exercising, or declines to exercise jurisdiction, or is otherwise without jurisdiction over any matter set forth in this Section, or if the Debtor or the reorganized debtor elect to bring an action or proceeding in any other forum, then this Section shall have no effect upon and shall not control, prohibit or limit the exercise of jurisdiction by any other court, public authority or commission having competent jurisdiction over such matters.

D. Procedures for Resolving Contested Claims.

Objections to Claims and interests, except for those Claims more specifically deemed Allowed in the Plan, may be filed by the reorganized debtor or any party in interest up to and including sixty (60) days following the entry of the Confirmation Order. With respect to disputed Claims or interests, the Disbursing Agent will hold in a separate interest bearing reserve account such funds as would be necessary in order to make the required distribution on the Claim or interest, as listed either in the Debtor's schedules or the filed proof(s) of claim.

E. Notices under the Plan.

All notices, requests or demands with respect to this Plan shall be in writing and shall be deemed to have been received within five (5) days of the date of mailing, provided they are sent by registered mail or certified mail, postage prepaid, return receipt requested, and if sent to the Proponent, addressed to:

JUSTIN M. GILLMAN, ESQ.
GILLMAN, BRUTON & CAPONE, LLC
770 AMBOY AVENUE
EDISON, NJ 08837
(732) 661-1664
EMAIL: ECF@GBCLAWGROUP.COM
ATTORNEYS FOR PROPONENTS
ROBERT ALVAREZ AND YANIRYS DIAZ-ALVAREZ

F. Governing Law.

Unless a rule of law or procedure is supplied by federal law (including the Bankruptcy Code and Bankruptcy Rules), the internal laws of the State of New Jersey shall govern the construction and implementation of the Plan and any agreements, documents, and instruments executed in connection with the Plan.

G. Rights of Action.

Any rights or causes of action accruing to the Debtor shall remain assets of the estate of the Reorganized Debtor. The Reorganized Debtor may pursue those rights of action, as appropriate, in accordance with what is in the best interests, and for the benefit, of the Reorganized Debtor.

H. Revocation or Withdrawal.

1. Right to Revoke.

The Debtor reserves the right to revoke or withdraw the Plan prior to the Confirmation Date.

2. Effect of Withdrawal or Revocation.

If the Debtor revokes or withdraws the Plan prior to the Confirmation Date, or if the Confirmation Date or the Effective Date do not occur, then the Plan shall be deemed null and void. In such event, nothing contained herein shall be deemed to constitute a waiver or release of any claims by or against the Debtor or any other person or to prejudice in any manner the rights of the Debtor or any person in any further proceedings involving the Debtor.

I. Saturday, Sunday or Legal Holiday.

If any payment or act under the Plan is required to be made or performed on a date that is not a Business Day, then the making of such payment or the performance of such act may be completed on the next succeeding Business Day, but shall be deemed to have been completed as of the required date.

J. Distribution of Unclaimed Property.

Except as otherwise provided in the Plan, any distribution of property (cash or otherwise) under the Plan which is unclaimed after five (5) years following the Confirmation Date shall be transferred by the Disbursing Agent to the Reorganized Debtor.

IV. EFFECT OF CONFIRMATION OF PLAN

A. Discharge

This Plan provides that upon confirmation of the Plan, Debtor shall be discharged of liability for payment of debts incurred before Confirmation, to the extent specified in 11 U.S.C. § 1141. However, any liability imposed by the Plan will not be discharged. If Confirmation of this Plan does not occur, the Plan shall be deemed null and void. In such event, nothing contained in this Plan shall be deemed to constitute a waiver or release of any

claims against the Debtor or its estate or any other persons, or to prejudice in any manner the rights of the Debtor or its estate or any person in any further proceeding involving the Debtor or its estate. The provisions of this Plan shall be binding upon Debtor, all Creditors and all Equity Interest Holders, regardless of whether such Claims or Equity Interest Holders are impaired or whether such parties accept this Plan, upon Confirmation thereof.

B. Revesting of Property in the Debtor

Except as provided in Section IV.D. hereinafter, and except as provided elsewhere in the Plan, the Confirmation revests all of the property of the estate in the Debtor.

C. Modification of Plan

The Proponent of the Plan may modify the Plan at any time before Confirmation. However, the Court may require a new disclosure statement or revoting on the Plan if Proponent modifies the Plan before Confirmation. The Proponent may also seek to modify the Plan at any time after Confirmation so long as (1) the Plan has not been substantially consummated and (2) the Court authorizes the proposed modification after notice and a hearing.

D. Post-Confirmation Conversion/Dismissal

A creditor or party in interest may bring a motion to convert or dismiss the case under § 1112(b), after the Plan is confirmed, if there is a default in performing under the Plan. If the Court orders the case converted to Chapter 7 after the Plan is confirmed, then all property that had been property of the Chapter 11 estate, and that has not been disbursed pursuant to the Plan, will revest in the Chapter 7 estate, and the automatic stay will be reimposed upon the revested property only to the extent that relief from stay was not previously granted by the Court during this case.

E. Post-Confirmation Quarterly Fees

Quarterly fees pursuant to 28 U.S.C. Section 1930 (a)(6) continue to be payable to the office of the United States trustee post-confirmation until such time as the case is converted, dismissed, or closed pursuant to a final decree.

Dated: October 19, 2020

By: /s/ Robert Alvarez
Robert Alvarez, Proponent

By: /s/Yanirys Diaz-Alvarez
Yanirys Diaz-Alvarez, Proponent

EXHIBIT B

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In re ROBERT ALVEREZ, YANIRYS C DIAZ-ALVEREZ

Case No. 20-14587-MBK

Reporting Period: AUGUST 31, 2020

MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 20 days after end of month

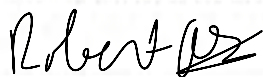
Include FORM MOR-1 (INDV) if debtor is a wage earner.

Substitute FORM MOR-2 (RE) for MOR-1 if case is a Single Asset Real Estate case.

Submit copy of report to any official committee appointed in the case.

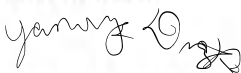
REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	X	3 Accts
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)	X	3 Accts
Copies of bank statements		X	3 Accts
Cash disbursements journals		X	3 Accts
Statement of Operations		NA	
Balance Sheet		NA	
Status of Postpetition Taxes			
Copies of IRS Form 6123 or payment receipt			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts			
Listing of aged accounts payable			
Accounts Receivable Reconciliation and Aging		NA	
Debtor Questionnaire			

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.



Signature of Debtor

Date **9/16/2020**



Signature of Joint Debtor

Date **9/16/2020**

Signature of Authorized Individual*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

FORM MOR (INDV)
(9/99)

In re: ROBERTY ALVEREZ, YANIRYS C DIAZ-ALVEREZ
Debtor

Case No. 20-14587-MBK
Reporting Period August 31, 2020

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each Bank Account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (INDV) (CONT)]

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	16,241.92	3,165.96
RECEIPTS		
Wages (Net)	27,601.44	139,005.33
Interest and Dividend Income	0.07	0.23
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)	1,006.40	110,335.80
Total Receipts	- 28,607.91	249,341.36
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)	6,723.72	23,526.51
Rental Payment(s)		
Other Secured Note Payments		
Utilities	807.57	3,996.42
Insurance	684.97	4,052.95
Auto Expense	199.45	396.08
Lease Payments		
IRA Contributions		
Repairs and Maintenance	750.00	4,960.79
Medical Expenses	260.89	2,983.37
Household Expenses	6,299.24	32,468.98
Charitable Contributions	200.00	445.00
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		1,084.00
Travel and Entertainment	1,755.19	9,557.12
Gifts		148.14
Other (attach schedule)	11,549.64	142,766.80
Total Ordinary Disbursements	- 29,230.67	226,386.16
REORGANIZATION ITEMS:		
Professional Fees	350.00	10,152.00
U. S. Trustee Fees	975.00	1,675.00
Other Reorganization Expenses (attach schedule)	-	-
Total Reorganization Items	- 1,325.00	- 11,827.00
Total Disbursements (Ordinary + Reorganization)	- 30,555.67	- 238,213.16
Net Cash Flow (Total Receipts - Total Disbursements)	- (1,947.76)	- 11,128.20
Cash - End of Month (Must equal reconciled bank statement)	14,294.16	- 14,294.16

FORM MOR-1(INDV)
(9/99)

In re: ROBERT ALVEREX, YANIRYS C DIAZ-ALVEREZ

Case No. 20-14587-MBK

Debtor

Reporting Period: August 31, 2020

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY		Current Month Actual	Cumulative Filing to Date Actual
Other Income			
TRANSFERS BETWEEN ACCTS			8,800.00
ZELLE			506.00
VENDOR REFUND			187.42
EXPENSE REIMBURSEMENT			75.00
INCOME TAX RETUNDS			98,947.00
INSURANCE REFUNDS			13.98
LOAN FROM FAMILY MEMBER			800.00
MOBIL DEPOSITS		1,006.40	1,006.40
TOTAL		1,006.40	110,335.80
Other Taxes			
TOTAL		-	-
Other Ordinary Disbursements			
FAMILY DISBURSEMENTS		1,616.00	7,196.00
CHILDREN EXPENSES			1,954.54
STUDENT LOAN PAYMENT		8,944.59	30,328.95
TRANSFERS TO CHECKING/SAVINGS		700.00	100,709.01
TAX RETURN PREP			444.00
CREDIT CARD PAYMENTS			400.00
NOTE PAYABLE TOYOTA		289.05	1,734.30
TOTAL		11,549.64	142,766.80
Other Reorganization Expenses			
TOTAL		-	-

FORM MOR-1 (INDV) (CON'T)
(9/99)

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09/10/20

DIAS-ALVEREZ, ROBERT & YANIRYS

Reconciliation Detail

WELLS FARGO - , Period Ending 08/31/2020

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						8,174.58
Cleared Transactions						
Checks and Payments - 135 Items						
Check	08/03/2020		QUICKEN LOANS	X	-3,361.86	-3,361.86
Check	08/03/2020		PSE&G	X	-378.70	-3,740.56
Check	08/03/2020		GORDON RAMSAY...	X	-200.34	-3,940.90
Check	08/03/2020		AMAZON	X	-200.00	-4,140.90
Check	08/03/2020		AGRICOLA EATERY	X	-182.60	-4,323.50
Check	08/03/2020		OCTOPUS MUSIC ...	X	-150.00	-4,473.50
Check	08/03/2020		TOYO	X	-104.02	-4,577.52
Check	08/03/2020		TERMINIX	X	-62.91	-4,640.43
Check	08/03/2020		GODDESS DETOX	X	-57.76	-4,698.19
Check	08/03/2020		COASTAL CRAFT AC	X	-43.98	-4,742.17
Check	08/03/2020		AC BURGER CO.	X	-32.86	-4,775.03
Check	08/03/2020		COSTCO - GAS	X	-23.29	-4,798.32
Check	08/03/2020		LYFT	X	-12.41	-4,810.73
Check	08/03/2020		STARBUCKS	X	-11.36	-4,822.09
Check	08/03/2020		LYFT	X	-7.22	-4,829.31
Check	08/03/2020		DUNKIN	X	-5.37	-4,834.68
Check	08/03/2020		STARBUCKS	X	-3.73	-4,838.41
Check	08/03/2020		GRIGGS LOT	X	-2.50	-4,840.91
Check	08/04/2020	111	MISSING CHECK	X	-975.00	-5,815.91
Check	08/04/2020		COSTCO	X	-127.95	-5,943.86
Check	08/04/2020		HARRAHS AC HOT...	X	-54.00	-5,997.86
Check	08/04/2020		CONFECTIONATEL...	X	-27.50	-6,025.36
Check	08/05/2020		ZELLE	X	-100.00	-6,125.36
Check	08/06/2020		WALMART	X	-28.00	-6,153.36
Check	08/07/2020		SOFI.COM	X	-3,500.00	-9,653.36
Check	08/07/2020		ELFI.COM	X	-1,527.00	-11,180.36
Deposit	08/07/2020		TRANSFER	X	-800.00	-11,980.36
Check	08/07/2020		JAMPOL KINNEY C...	X	-350.00	-12,330.36
Check	08/07/2020		TRANSFER	X	-200.00	-12,530.36
Check	08/07/2020		SHRUBHUB.COM	X	-89.75	-12,620.11
Check	08/07/2020		AMAZON	X	-35.60	-12,655.71
Check	08/10/2020		COSTCO	X	-461.55	-13,117.26
Check	08/10/2020		DEPARTMENT OF ...	X	-417.59	-13,534.85
Check	08/10/2020		BATTELLO	X	-371.93	-13,906.78
Check	08/10/2020		TOYOTA	X	-289.05	-14,195.83
Check	08/10/2020		VERIZON	X	-265.86	-14,461.69
Check	08/10/2020		WEGMANS	X	-260.16	-14,721.85
Check	08/10/2020		COSTCO	X	-161.66	-14,883.51
Check	08/10/2020		WOODBIDGE WINE	X	-69.26	-14,952.77
Check	08/10/2020		MIZUKI ASAIN BIST...	X	-39.45	-14,992.22
Check	08/10/2020		ACCURATE DIAGN...	X	-25.77	-15,017.99
Check	08/11/2020		SOFI.COM	X	-3,500.00	-18,517.99
Check	08/11/2020		VERIZON	X	-163.01	-18,681.00
Check	08/12/2020		AMAZON	X	-13.22	-18,694.22
Check	08/13/2020		AMAZON	X	-69.98	-18,764.20
Check	08/13/2020		ZELLE	X	-60.00	-18,824.20
Check	08/13/2020		NEWYORKLIFE-AA...	X	-35.88	-18,860.08
Check	08/14/2020		OAK CREST DAY C...	X	-500.00	-19,360.08
Check	08/14/2020		RITE AID	X	-48.34	-19,408.42
Check	08/17/2020		GUARDIAN/BERKS...	X	-518.95	-19,927.37
Check	08/17/2020		BEYOND HEALTH	X	-361.75	-20,289.12
Check	08/17/2020		VBN ENTERPRISES	X	-251.13	-20,540.25
Check	08/17/2020		NEW YORK AND C...	X	-209.91	-20,750.16
Check	08/17/2020		AMAZON	X	-159.71	-20,909.87
Check	08/17/2020		UPROMISE	X	-150.00	-21,059.87
Check	08/17/2020		UPROMISE	X	-150.00	-21,209.87
Check	08/17/2020		TARGET	X	-143.56	-21,353.43
Check	08/17/2020		ADVANCED DENTI...	X	-110.00	-21,463.43
Check	08/17/2020		SABOR Y ARTE	X	-85.88	-21,549.31
Check	08/17/2020		STOP & SHOP	X	-83.81	-21,633.12
Check	08/17/2020		EAST SIDE CLEAN...	X	-76.75	-21,709.87
Check	08/17/2020		FOREVER 21	X	-63.93	-21,773.80
Check	08/17/2020		MIZUKI ASAIN BIST...	X	-59.18	-21,832.98
Check	08/17/2020		EXXON	X	-29.10	-21,862.08
Check	08/17/2020		THE HOME DEPOT	X	-25.11	-21,887.19

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09/10/20

DIAS-ALVEREZ, ROBERT & YANIRYS
Reconciliation Detail
WELLS FARGO XXXXXXXXXX **Period Ending 08/31/2020**

Type	Date	Num	Name	Clr	Amount	Balance
Check	08/17/2020		EXPRESS	X	-19.98	-21,907.17
Check	08/19/2020	113	MISSING CHECK	X	-750.00	-22,657.17
Check	08/19/2020		FIVE BELOW	X	-107.12	-22,764.29
Check	08/19/2020		JACKSON NATION...	X	-60.03	-22,824.32
Check	08/20/2020		COSTCO	X	-226.10	-23,050.42
Check	08/20/2020		SUN BASKET	X	-76.88	-23,127.30
Check	08/20/2020		ZELLE	X	-40.00	-23,167.30
Check	08/20/2020		TRADER JOES	X	-26.87	-23,194.17
Check	08/20/2020		AMAZON	X	-17.04	-23,211.21
Deposit	08/21/2020		TRANSFER	X	-800.00	-24,011.21
Check	08/21/2020		TRANSFER	X	-200.00	-24,211.21
Check	08/21/2020		WALMART	X	-109.22	-24,320.43
Check	08/21/2020		AMAZON	X	-19.79	-24,340.22
Check	08/21/2020		AMAZON	X	-15.94	-24,356.16
Check	08/24/2020		ZELLE	X	-500.00	-24,856.16
Check	08/24/2020		COSTCO	X	-434.86	-25,291.02
Check	08/24/2020		JMG 1	X	-202.23	-25,493.25
Check	08/24/2020		ADVENTURE AQU...	X	-119.07	-25,612.32
Check	08/24/2020	114	MISSING CHECK	X	-100.00	-25,712.32
Check	08/24/2020	115	MISSING CHECK	X	-100.00	-25,812.32
Check	08/24/2020		BRIGHTHOUSE FIN	X	-70.11	-25,882.43
Check	08/24/2020		THE HOME DEPOT	X	-47.77	-25,930.20
Check	08/24/2020		LAUREL LIQUORS	X	-36.97	-25,967.17
Check	08/24/2020		AMAZON	X	-33.00	-26,000.17
Check	08/24/2020		AMAZON	X	-24.52	-26,024.69
Check	08/24/2020		LYFT	X	-18.83	-26,043.52
Check	08/24/2020		LA PLACITA REST...	X	-18.05	-26,061.57
Check	08/24/2020		DUNKIN	X	-14.24	-26,075.81
Check	08/24/2020		FRUITY YOGURT	X	-9.19	-26,085.00
Check	08/24/2020		PRINCETON PARKI...	X	-4.50	-26,089.50
Check	08/25/2020		VIVINT INC	X	-168.84	-26,258.34
Check	08/25/2020		DESTINEY	X	-150.00	-26,408.34
Check	08/25/2020		AMAZON	X	-81.38	-26,489.72
Check	08/25/2020		AMAZON	X	-30.12	-26,519.84
Check	08/25/2020		APPLE	X	-2.99	-26,522.83
Check	08/26/2020		OAK CREST DAY C...	X	-500.00	-27,022.83
Check	08/26/2020		OAK CREST DAY C...	X	-500.00	-27,522.83
Check	08/26/2020		DESTINEY	X	-150.00	-27,672.83
Check	08/26/2020		WEGMANS	X	-121.52	-27,794.35
Check	08/26/2020		WOODBIDGE WINE	X	-73.52	-27,867.87
Check	08/26/2020		NJ MOTOR VEHICLE	X	-47.93	-27,915.80
Check	08/26/2020		STOP & SHOP	X	-47.48	-27,963.28
Check	08/27/2020		BUCK HILL BREWE...	X	-138.35	-28,101.63
Check	08/27/2020		WALGREENS	X	-76.07	-28,177.70
Check	08/27/2020		TERMINIX	X	-62.91	-28,240.61
Check	08/27/2020		AMAZON	X	-7.00	-28,247.61
Check	08/28/2020		STEAMERS BAR	X	-147.20	-28,394.81
Check	08/28/2020		ASHLEY LYNN WIN...	X	-48.00	-28,442.81
Check	08/28/2020		GARAFLOS IMPO...	X	-43.05	-28,485.86
Check	08/28/2020		STONES HOME MA...	X	-17.91	-28,503.77
Check	08/28/2020		APPLE	X	-2.99	-28,506.76
Check	08/31/2020		QUICKEN LOANS	X	-3,361.86	-31,868.62
Check	08/31/2020		THE HOME DEPOT	X	-138.52	-32,007.14
Check	08/31/2020		THRIFTY SHOPPER	X	-118.93	-32,126.07
Check	08/31/2020		WALMART	X	-93.57	-32,219.64
Check	08/31/2020		AMAZON	X	-52.22	-32,271.86
Check	08/31/2020		WALGREENS	X	-49.05	-32,320.91
Check	08/31/2020		LA 7 SYRACUSE NY	X	-25.25	-32,346.16
Check	08/31/2020		STOP & SHOP	X	-25.00	-32,371.16
Check	08/31/2020		AMAZON	X	-17.99	-32,389.15
Check	08/31/2020		APPLE	X	-14.99	-32,404.14
Check	08/31/2020		GREEN PLANET G...	X	-14.78	-32,418.92
Check	08/31/2020		AMAZON	X	-13.58	-32,432.50
Check	08/31/2020		AMAZON	X	-13.34	-32,445.84
Check	08/31/2020		GREEN PLANET G...	X	-9.68	-32,455.52
Check	08/31/2020		FAIR HAVEN SP	X	-8.00	-32,463.52
Check	08/31/2020		STONES HOME MA...	X	-7.20	-32,470.72
Check	08/31/2020		DUNKIN	X	-6.29	-32,477.01

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09/10/20

DIAS-ALVEREZ, ROBERT & YANIRYS
Reconciliation Detail
WELLS FARGO - 1322, Period Ending 08/31/2020

Type	Date	Num	Name	Clr	Amount	Balance
Check	08/31/2020		DESTINEY	X	-6.00	-32,483.01
Check	08/31/2020		CITY OF SYRACUSE	X	-2.79	-32,485.80
Total Checks and Payments					-32,485.80	-32,485.80
Deposits and Credits - 20 Items						
Deposit	08/04/2020		DESTINEY	X	150.00	150.00
Deposit	08/06/2020		DEPOSIT	X	10.00	160.00
Deposit	08/06/2020		DEPOSIT	X	6,123.20	6,283.20
Deposit	08/06/2020		DEPOSIT	X	8,045.12	14,328.32
Deposit	08/07/2020		DESTINEY	X	50.00	14,378.32
Deposit	08/13/2020		ZELLE	X	30.00	14,408.32
Deposit	08/14/2020		DEPOSIT	X	1,755.10	16,163.42
Deposit	08/14/2020		DEPOSIT	X	3,733.89	19,897.31
Deposit	08/17/2020		TARGET	X	37.31	19,934.62
Deposit	08/19/2020		DEPOSIT	X	203.12	20,137.74
Deposit	08/20/2020		DEPOSIT	X	6,036.92	26,174.66
Deposit	08/21/2020		DESTINEY	X	40.00	26,214.66
Deposit	08/24/2020		ZELLE	X	200.00	26,414.66
Deposit	08/25/2020		DEPOSIT	X	405.00	26,819.66
Deposit	08/26/2020		DEPOSIT	X	10.00	26,829.66
Deposit	08/26/2020		DEPOSIT	X	132.11	26,961.77
Deposit	08/26/2020		DESTINEY	X	150.00	27,111.77
Deposit	08/31/2020		ZELLE	X	40.00	27,151.77
Deposit	08/31/2020		DEPOSIT	X	398.28	27,550.05
Deposit	08/31/2020		DEPOSIT	X	1,755.10	29,305.15
Total Deposits and Credits					29,305.15	29,305.15
Total Cleared Transactions					-3,180.65	-3,180.65
Cleared Balance					-3,180.65	4,993.93
Register Balance as of 08/31/2020					-3,180.65	4,993.93
Ending Balance					-3,180.65	4,993.93

DIAS-ALVEREZ, ROBERT & YANIRYS

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Register: WELLS FARGO - 1322

From 08/01/2020 through 08/31/2020

Sorted by: Order Entered

Date	Number	Payee	Account	Memo	Payment	C	Deposit	Balance
08/07/2020		TRANSFER	DEBTOR IN POSSES...		800.00	X		7,374.58
08/21/2020		TRANSFER	DEBTOR IN POSSES...		800.00	X		6,574.58
08/03/2020		DUNKIN	TRAVEL AND ENTE...		5.37	X		6,569.21
08/03/2020		COSTCO - GAS	AUTO EXPENSE		23.29	X		6,545.92
08/03/2020		LYFT	TRAVEL AND ENTE...		12.41	X		6,533.51
08/03/2020		AMAZON	HOUSEHOLD EXPE...		200.00	X		6,333.51
08/03/2020		TOYO	AUTO EXPENSE		104.02	X		6,229.49
08/03/2020		GORDON RAMSA...	TRAVEL AND ENTE...		200.34	X		6,029.15
08/03/2020		TERMINIX	HOUSEHOLD EXPE...		62.91	X		5,966.24
08/03/2020		OCTOPUS MUSIC ...	HOUSEHOLD EXPE...		150.00	X		5,816.24
08/03/2020		COASTAL CRAFT ...	TRAVEL AND ENTE...		43.98	X		5,772.26
08/03/2020		LYFT	TRAVEL AND ENTE...		7.22	X		5,765.04
08/03/2020		STARBUCKS	TRAVEL AND ENTE...		11.36	X		5,753.68
08/03/2020		STARBUCKS	TRAVEL AND ENTE...		3.73	X		5,749.95
08/03/2020		AC BURGER CO.	TRAVEL AND ENTE...		32.86	X		5,717.09
08/03/2020		GRIGGS LOT	AUTO EXPENSE		2.50	X		5,714.59
08/03/2020		AGRICOLA EATERY	TRAVEL AND ENTE...		182.60	X		5,531.99
08/03/2020		GODDESS DETOX	HOUSEHOLD EXPE...		57.76	X		5,474.23
08/03/2020		PSE&G	UTILITIES		378.70	X		5,095.53
08/03/2020		QUICKEN LOANS	MORTGAGE PAYME...		3,361.86	X		1,733.67
08/04/2020		DESTINEY	Dependents Expenses	Deposit		X	150.00	1,883.67
08/04/2020		HARRAHS AC HOT...	TRAVEL AND ENTE...		54.00	X		1,829.67
08/04/2020		CONFECTIONATE...	TRAVEL AND ENTE...		27.50	X		1,802.17
08/04/2020		COSTCO	HOUSEHOLD EXPE...		127.95	X		1,674.22
08/04/2020	111	US TRUSTEE	REORGANIZATION I...		975.00	X		699.22
08/05/2020		ZELLE	HOUSEHOLD EXPE...	MERCADO SI...	100.00	X		599.22
08/06/2020		DEPOSIT	WAGES (NET)	CAPITAL HE...		X	6,123.20	6,722.42
08/06/2020		DEPOSIT	WAGES (NET)	CAPITAL HE...		X	8,045.12	14,767.54
08/06/2020		DEPOSIT	WAGES (NET)	ZENECA		X	10.00	14,777.54
08/06/2020		WALMART	HOUSEHOLD EXPE...		28.00	X		14,749.54
08/07/2020		DESTINEY	Dependents Expenses	Deposit		X	50.00	14,799.54
08/07/2020		AMAZON	HOUSEHOLD EXPE...		35.60	X		14,763.94
08/07/2020		JAMPOL KINNEY ...	REORGANIZATION I...		350.00	X		14,413.94
08/07/2020		SHRUBHUB.COM	HOUSEHOLD EXPE...		89.75	X		14,324.19
08/07/2020		TRANSFER	TRANS. TO/FROM C...	#9464	200.00	X		14,124.19
08/07/2020		ELFI.COM	STUDENT LOAN PA...		1,527.00	X		12,597.19
08/07/2020		SOFI.COM	STUDENT LOAN PA...		3,500.00	X		9,097.19
08/10/2020		VERIZON	UTILITIES		265.86	X		8,831.33
08/10/2020		WEGMANS	HOUSEHOLD EXPE...		260.16	X		8,571.17
08/10/2020		WOODBIDGE WI...	HOUSEHOLD EXPE...		69.26	X		8,501.91

DIAS-ALVEREZ, ROBERT & YANIRYS

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Register: WELLS FARGO - 1322

From 08/01/2020 through 08/31/2020

Sorted by: Order Entered

Date	Number	Payee	Account	Memo	Payment	C	Deposit	Balance
08/10/2020		MIZUKI ASAIN BIS...	TRAVEL AND ENTE...		39.45	X		8,462.46
08/10/2020		COSTCO	HOUSEHOLD EXPE...		461.55	X		8,000.91
08/10/2020		ACCURATE DIAG...	MEDICAL EXPENSES		25.77	X		7,975.14
08/10/2020		BATTELLO	TRAVEL AND ENTE...		371.93	X		7,603.21
08/10/2020		COSTCO	HOUSEHOLD EXPE...		161.66	X		7,441.55
08/10/2020		TOYOTA	OTHER SECURED N...		289.05	X		7,152.50
08/10/2020		DEPARTMENT OF ...	STUDENT LOAN PA...		417.59	X		6,734.91
08/11/2020		VERIZON	UTILITIES		163.01	X		6,571.90
08/11/2020		SOFI.COM	STUDENT LOAN PA...		3,500.00	X		3,071.90
08/12/2020		AMAZON	HOUSEHOLD EXPE...		13.22	X		3,058.68
08/13/2020		ZELLE	TRAVEL AND ENTE...	FROM LEIGH ...		X	30.00	3,088.68
08/13/2020		AMAZON	HOUSEHOLD EXPE...		69.98	X		3,018.70
08/13/2020		ZELLE	HOUSEHOLD EXPE...	MERCADO SI...	60.00	X		2,958.70
08/13/2020		NEWYORKLIFE-A...	INSURANCE		35.88	X		2,922.82
08/14/2020		DEPOSIT	WAGES (NET)	ASTRAZENE...		X	1,755.10	4,677.92
08/14/2020		DEPOSIT	WAGES (NET)	AMERITEAM		X	3,733.89	8,411.81
08/14/2020		OAK CREST DAY ...	Dependents Expenses		500.00	X		7,911.81
08/14/2020		RITE AID	HOUSEHOLD EXPE...		48.34	X		7,863.47
08/17/2020		TARGET	HOUSEHOLD EXPE...	Deposit		X	37.31	7,900.78
08/17/2020		AMAZON	HOUSEHOLD EXPE...		159.71	X		7,741.07
08/17/2020		MIZUKI ASAIN BIS...	TRAVEL AND ENTE...		59.18	X		7,681.89
08/17/2020		BEYOND HEALTH	HOUSEHOLD EXPE...		361.75	X		7,320.14
08/17/2020		TARGET	HOUSEHOLD EXPE...		143.56	X		7,176.58
08/17/2020		NEW YORK AND C...	HOUSEHOLD EXPE...		209.91	X		6,966.67
08/17/2020		FOREVER 21	HOUSEHOLD EXPE...		63.93	X		6,902.74
08/17/2020		EXPRESS	HOUSEHOLD EXPE...		19.98	X		6,882.76
08/17/2020		EXXON	AUTO EXPENSE		29.10	X		6,853.66
08/17/2020		EAST SIDE CLEAN...	HOUSEHOLD EXPE...		76.75	X		6,776.91
08/17/2020		ADVANCED DENT...	MEDICAL EXPENSES		110.00	X		6,666.91
08/17/2020		STOP & SHOP	HOUSEHOLD EXPE...		83.81	X		6,583.10
08/17/2020		THE HOME DEPOT	HOUSEHOLD EXPE...		25.11	X		6,557.99
08/17/2020		VBN ENTERPRISES	HOUSEHOLD EXPE...		251.13	X		6,306.86
08/17/2020		SABOR Y ARTE	TRAVEL AND ENTE...		85.88	X		6,220.98
08/17/2020		GUARDIAN/BERK...	INSURANCE		518.95	X		5,702.03
08/17/2020		UPROMISE	TRANS. TO/FROM C...		150.00	X		5,552.03
08/17/2020		UPROMISE	TRANS. TO/FROM C...		150.00	X		5,402.03
08/19/2020		DEPOSIT	OTHER INCOME	MOBILE DEP...		X	203.12	5,605.15
08/19/2020		FIVE BELOW	HOUSEHOLD EXPE...		107.12	X		5,498.03
08/19/2020		JACKSON NATION...	INSURANCE		60.03	X		5,438.00
08/19/2020	113	Architect	REPAIRS AND MAIN...		750.00	X		4,688.00

Register: WELLS FARGO - 1322

From 08/01/2020 through 08/31/2020

Sorted by: Order Entered

Date	Number	Payee	Account	Memo	Payment	C	Deposit	Balance
08/20/2020		DEPOSIT	WAGES (NET)	CAPITAL HE...		X	6,036.92	10,724.92
08/20/2020		AMAZON	HOUSEHOLD EXPE...		17.04	X		10,707.88
08/20/2020		TRADER JOES	HOUSEHOLD EXPE...		26.87	X		10,681.01
08/20/2020		SUN BASKET	HOUSEHOLD EXPE...		76.88	X		10,604.13
08/20/2020		ZELLE	HOUSEHOLD EXPE...	PINTO MARCO	40.00	X		10,564.13
08/20/2020		COSTCO	HOUSEHOLD EXPE...		226.10	X		10,338.03
08/21/2020		DESTINEY	Dependents Expenses	Deposit		X	40.00	10,378.03
08/21/2020		AMAZON	HOUSEHOLD EXPE...		19.79	X		10,358.24
08/21/2020		AMAZON	HOUSEHOLD EXPE...		15.94	X		10,342.30
08/21/2020		TRANSFER	TRANS. TO/FROM C...	#9464	200.00	X		10,142.30
08/21/2020		WALMART	HOUSEHOLD EXPE...		109.22	X		10,033.08
08/24/2020		ZELLE	HOUSEHOLD EXPE...	ADRIANA GI...		X	200.00	10,233.08
08/24/2020		AMAZON	HOUSEHOLD EXPE...		33.00	X		10,200.08
08/24/2020		LA PLACITA REST...	TRAVEL AND ENTE...		18.05	X		10,182.03
08/24/2020		PRINCETON PARK...	AUTO EXPENSE		4.50	X		10,177.53
08/24/2020		JMG_1	HOUSEHOLD EXPE...		202.23	X		9,975.30
08/24/2020		FRUITY YOGURT	TRAVEL AND ENTE...		9.19	X		9,966.11
08/24/2020		ADVENTURE AQU...	TRAVEL AND ENTE...		119.07	X		9,847.04
08/24/2020		THE HOME DEPOT	HOUSEHOLD EXPE...		47.77	X		9,799.27
08/24/2020		LYFT	TRAVEL AND ENTE...		18.83	X		9,780.44
08/24/2020		AMAZON	HOUSEHOLD EXPE...		24.52	X		9,755.92
08/24/2020		ZELLE	HOUSEHOLD EXPE...	SANTIAGO M...	500.00	X		9,255.92
08/24/2020		DUNKIN	TRAVEL AND ENTE...		14.24	X		9,241.68
08/24/2020		LAUREL LIQUORS	HOUSEHOLD EXPE...		36.97	X		9,204.71
08/24/2020		COSTCO	HOUSEHOLD EXPE...		434.86	X		8,769.85
08/24/2020		BRIGHTHOUSE FIN	INSURANCE		70.11	X		8,699.74
08/24/2020	114	CHURCH	CHARITABLE CONT...		100.00	X		8,599.74
08/24/2020	115	CHURCH	CHARITABLE CONT...		100.00	X		8,499.74
08/25/2020		DEPOSIT	OTHER INCOME	MOBILE DEP...		X	405.00	8,904.74
08/25/2020		AMAZON	HOUSEHOLD EXPE...		30.12	X		8,874.62
08/25/2020		APPLE	HOUSEHOLD EXPE...		2.99	X		8,871.63
08/25/2020		AMAZON	HOUSEHOLD EXPE...		81.38	X		8,790.25
08/25/2020		VIVINT INC	HOUSEHOLD EXPE...		168.84	X		8,621.41
08/25/2020		DESTINEY	Dependents Expenses		150.00	X		8,471.41
08/26/2020		DEPOSIT	WAGES (NET)	CAPITAL HE...		X	132.11	8,603.52
08/26/2020		DESTINEY	Dependents Expenses	Deposit		X	150.00	8,753.52
08/26/2020		DEPOSIT	WAGES (NET)	ZENECA		X	10.00	8,763.52
08/26/2020		OAK CREST DAY ...	Dependents Expenses		500.00	X		8,263.52
08/26/2020		OAK CREST DAY ...	Dependents Expenses		500.00	X		7,763.52
08/26/2020		WEGMANS	HOUSEHOLD EXPE...		121.52	X		7,642.00

Register: WELLS FARGO - 1322

From 08/01/2020 through 08/31/2020

Sorted by: Order Entered

Date	Number	Payee	Account	Memo	Payment	C	Deposit	Balance
08/26/2020		WOODBIDGE WI...	HOUSEHOLD EXPE...		73.52	X		7,568.48
08/26/2020		NJ MOTOR VEHIC...	HOUSEHOLD EXPE...		47.93	X		7,520.55
08/26/2020		STOP & SHOP	HOUSEHOLD EXPE...		47.48	X		7,473.07
08/26/2020		DESTINEY	Dependents Expenses		150.00	X		7,323.07
08/27/2020		AMAZON	HOUSEHOLD EXPE...		7.00	X		7,316.07
08/27/2020		BUCK HILL BREW...	TRAVEL AND ENTE...		138.35	X		7,177.72
08/27/2020		TERMINIX	HOUSEHOLD EXPE...		62.91	X		7,114.81
08/27/2020		WALGREENS	MEDICAL EXPENSES		76.07	X		7,038.74
08/28/2020		STEAMERS BAR	TRAVEL AND ENTE...		147.20	X		6,891.54
08/28/2020		APPLE	HOUSEHOLD EXPE...		2.99	X		6,888.55
08/28/2020		ASHLEY LYNN WI...	TRAVEL AND ENTE...		48.00	X		6,840.55
08/28/2020		STONES HOMEMA...	TRAVEL AND ENTE...		17.91	X		6,822.64
08/28/2020		GARAFOLOS IMP...	TRAVEL AND ENTE...		43.05	X		6,779.59
08/31/2020		DEPOSIT	WAGES (NET)	ASTRAZENE...		X	1,755.10	8,534.69
08/31/2020		ZELLE	HOUSEHOLD EXPE...	ADRIANA GI...		X	40.00	8,574.69
08/31/2020		DEPOSIT	OTHER INCOME	MOBILE DEP...		X	398.28	8,972.97
08/31/2020		LA 7 SYRACUSE NY	AUTO EXPENSE		25.25	X		8,947.72
08/31/2020		CITY OF SYRACUSE	AUTO EXPENSE		2.79	X		8,944.93
08/31/2020		GREEN PLANET G...	HOUSEHOLD EXPE...		14.78	X		8,930.15
08/31/2020		GREEN PLANET G...	HOUSEHOLD EXPE...		9.68	X		8,920.47
08/31/2020		AMAZON	HOUSEHOLD EXPE...		13.34	X		8,907.13
08/31/2020		AMAZON	HOUSEHOLD EXPE...		17.99	X		8,889.14
08/31/2020		AMAZON	HOUSEHOLD EXPE...		13.58	X		8,875.56
08/31/2020		AMAZON	HOUSEHOLD EXPE...		52.22	X		8,823.34
08/31/2020		WALMART	HOUSEHOLD EXPE...		93.57	X		8,729.77
08/31/2020		WALGREENS	MEDICAL EXPENSES		49.05	X		8,680.72
08/31/2020		APPLE	HOUSEHOLD EXPE...		14.99	X		8,665.73
08/31/2020		DUNKIN	TRAVEL AND ENTE...		6.29	X		8,659.44
08/31/2020		STONES HOMEMA...	TRAVEL AND ENTE...		7.20	X		8,652.24
08/31/2020		THRIFTY SHOPPER	HOUSEHOLD EXPE...		118.93	X		8,533.31
08/31/2020		FAIR HAVEN SP	AUTO EXPENSE		8.00	X		8,525.31
08/31/2020		DESTINEY	Dependents Expenses		6.00	X		8,519.31
08/31/2020		STOP & SHOP	HOUSEHOLD EXPE...		25.00	X		8,494.31
08/31/2020		THE HOME DEPOT	HOUSEHOLD EXPE...		138.52	X		8,355.79
08/31/2020		QUICKEN LOANS	MORTGAGE PAYME...		3,361.86	X		4,993.93

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09/10/20

DIAS-ALVEREZ, ROBERT & YANIRYS

Reconciliation Detail

DEBTOR IN POSSESSION - **Period Ending 08/31/2020**

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						7,700.16
Cleared Transactions						
Deposits and Credits - 3 items						
Deposit	08/07/2020		TRANSFER	X	800.00	800.00
Deposit	08/21/2020		TRANSFER	X	800.00	1,600.00
Deposit	08/31/2020		INTEREST INCOME	X	0.07	1,600.07
Total Deposits and Credits					1,600.07	1,600.07
Total Cleared Transactions					1,600.07	1,600.07
Cleared Balance					1,600.07	9,300.23
Register Balance as of 08/31/2020					1,600.07	9,300.23
Ending Balance					1,600.07	9,300.23

DIAS-ALVEREZ, ROBERT & YANIRYS

9/13/2020 6:01 PM

Register: DEBTOR IN POSSESSION

From 08/01/2020 through 08/31/2020

Sorted by: Date, Type, Number/Ref

Date	Number	Payee	Account	Memo	Payment	C	Deposit	Balance
08/07/2020		TRANSFER	WELLS FARGO - 1322	Deposit	X		800.00	8,500.16
08/21/2020		TRANSFER	WELLS FARGO - 1322	Deposit	X		800.00	9,300.16
08/31/2020		INTEREST INCOME	INTEREST AND DIVI...	Deposit	X		0.07	9,300.23

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09/10/20

DIAS-ALVEREZ, ROBERT & YANIRYS

Reconciliation Detail

CJFCU -

Period Ending 08/31/2020

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						367.18
Cleared Transactions						
Checks and Payments - 11 items						
Check	08/02/2020		FANDUEL.COM	X	-5.00	-5.00
Check	08/02/2020		FANDUEL.COM	X	-5.00	-10.00
Check	08/03/2020		FANDUEL.COM	X	-5.00	-15.00
Check	08/04/2020		DESTINEY	X	-200.00	-215.00
Check	08/05/2020		FANDUEL.COM	X	-5.00	-220.00
Check	08/06/2020		VENMO	X	-20.00	-240.00
Check	08/07/2020		FANDUEL.COM	X	-5.00	-245.00
Check	08/10/2020		FANDUEL.COM	X	-5.00	-250.00
Check	08/10/2020		FANDUEL.COM	X	-5.00	-255.00
Check	08/12/2020		VENMO	X	-87.18	-342.18
Check	08/12/2020		FANDUEL.COM	X	-25.00	-367.18
Total Checks and Payments					-367.18	-367.18
Total Cleared Transactions					-367.18	-367.18
Cleared Balance					-367.18	0.00
Register Balance as of 08/31/2020					-367.18	0.00
Ending Balance					-367.18	0.00

DIAS-ALVEREZ, ROBERT & YANIRYS

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Register: CJFCU

From 08/01/2020 through 08/31/2020

Sorted by: Date, Type, Number/Ref

Date	Number	Payee	Account	Memo	Payment	C	Deposit	Balance
08/02/2020		FANDUEL.COM	TRAVEL AND ENTE...		5.00	X		362.18
08/02/2020		FANDUEL.COM	TRAVEL AND ENTE...		5.00	X		357.18
08/03/2020		FANDUEL.COM	TRAVEL AND ENTE...		5.00	X		352.18
08/04/2020		DESTINEY	Dependents Expenses		200.00	X		152.18
08/05/2020		FANDUEL.COM	TRAVEL AND ENTE...		5.00	X		147.18
08/06/2020		VENMO	HOUSEHOLD EXPE...	NO DETAIL	20.00	X		127.18
08/07/2020		FANDUEL.COM	TRAVEL AND ENTE...		5.00	X		122.18
08/10/2020		FANDUEL.COM	TRAVEL AND ENTE...		5.00	X		117.18
08/10/2020		FANDUEL.COM	TRAVEL AND ENTE...		5.00	X		112.18
08/12/2020		FANDUEL.COM	TRAVEL AND ENTE...		25.00	X		87.18
08/12/2020		VENMO	HOUSEHOLD EXPE...	NO DETAIL	87.18	X		0.00

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09/13/20

DIAS-ALVEREZ, ROBERT & YANIRYS

Check Detail

August 2020

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check		08/02/2020	FANDUEL.COM		CJFCU - [REDACTED]		-5.00
					TRAVEL AND ENTE...	-5.00	5.00
TOTAL						-5.00	5.00
Check		08/02/2020	FANDUEL.COM		CJFCU - [REDACTED]		-5.00
					TRAVEL AND ENTE...	-5.00	5.00
TOTAL						-5.00	5.00
Check		08/03/2020	FANDUEL.COM		CJFCU - [REDACTED]		-5.00
					TRAVEL AND ENTE...	-5.00	5.00
TOTAL						-5.00	5.00
Check		08/03/2020	DUNKIN		WELLS FARGO - 1322		-5.37
					TRAVEL AND ENTE...	-5.37	5.37
TOTAL						-5.37	5.37
Check		08/03/2020	COSTCO - GAS		WELLS FARGO - 1322		-23.29
					AUTO EXPENSE	-23.29	23.29
TOTAL						-23.29	23.29
Check		08/03/2020	LYFT		WELLS FARGO - 1322		-12.41
					TRAVEL AND ENTE...	-12.41	12.41
TOTAL						-12.41	12.41
Check		08/03/2020	AMAZON		WELLS FARGO - 1322		-200.00
					HOUSEHOLD EXPE...	-200.00	200.00
TOTAL						-200.00	200.00
Check		08/03/2020	TOYO		WELLS FARGO - 1322		-104.02
					AUTO EXPENSE	-104.02	104.02
TOTAL						-104.02	104.02
Check		08/03/2020	GORDON RAMSAY ...		WELLS FARGO - 1322		-200.34
					TRAVEL AND ENTE...	-200.34	200.34
TOTAL						-200.34	200.34
Check		08/03/2020	TERMINIX		WELLS FARGO - 1322		-62.91
					HOUSEHOLD EXPE...	-62.91	62.91
TOTAL						-62.91	62.91
Check		08/03/2020	OCTOPUS MUSIC S...		WELLS FARGO - 1322		-150.00
					HOUSEHOLD EXPE...	-150.00	150.00
TOTAL						-150.00	150.00

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Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check		08/03/2020	COASTAL CRAFT AC		WELLS FARGO - 1322		-43.98
					TRAVEL AND ENTE...	-43.98	43.98
TOTAL						-43.98	43.98
Check		08/03/2020	LYFT		WELLS FARGO - 1322		-7.22
					TRAVEL AND ENTE...	-7.22	7.22
TOTAL						-7.22	7.22
Check		08/03/2020	STARBUCKS		WELLS FARGO - 1322		-11.36
					TRAVEL AND ENTE...	-11.36	11.36
TOTAL						-11.36	11.36
Check		08/03/2020	STARBUCKS		WELLS FARGO - 1322		-3.73
					TRAVEL AND ENTE...	-3.73	3.73
TOTAL						-3.73	3.73
Check		08/03/2020	AC BURGER CO.		WELLS FARGO - 1322		-32.86
					TRAVEL AND ENTE...	-32.86	32.86
TOTAL						-32.86	32.86
Check		08/03/2020	GRIGGS LOT		WELLS FARGO - 1322		-2.50
					AUTO EXPENSE	-2.50	2.50
TOTAL						-2.50	2.50
Check		08/03/2020	AGRICOLA EATERY		WELLS FARGO - 1322		-182.60
					TRAVEL AND ENTE...	-182.60	182.60
TOTAL						-182.60	182.60
Check		08/03/2020	GODDESS DETOX		WELLS FARGO - 1322		-57.76
					HOUSEHOLD EXPE...	-57.76	57.76
TOTAL						-57.76	57.76
Check		08/03/2020	PSE&G		WELLS FARGO - 1322		-378.70
					UTILITIES	-378.70	378.70
TOTAL						-378.70	378.70
Check		08/03/2020	QUICKEN LOANS		WELLS FARGO - 1322		-3,361.86
					MORTGAGE PAYME...	-3,361.86	3,361.86
TOTAL						-3,361.86	3,361.86
Check		08/04/2020	DESTINEY		CJFCU [REDACTED]		-200.00
					Dependents Expenses	-200.00	200.00
TOTAL						-200.00	200.00

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Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check		08/04/2020	HARRAHS AC HOTEL		WELLS FARGO - 1322		-54.00
					TRAVEL AND ENTE...	-54.00	54.00
TOTAL						-54.00	54.00
Check		08/04/2020	CONFECTIONATELY...		WELLS FARGO - 1322		-27.50
					TRAVEL AND ENTE...	-27.50	27.50
TOTAL						-27.50	27.50
Check		08/04/2020	COSTCO		WELLS FARGO - 1322		-127.95
					HOUSEHOLD EXPE...	-127.95	127.95
TOTAL						-127.95	127.95
Check		08/05/2020	FANDUEL.COM		CJFCU - [REDACTED]		-5.00
					TRAVEL AND ENTE...	-5.00	5.00
TOTAL						-5.00	5.00
Check		08/05/2020	ZELLE		WELLS FARGO - 1322		-100.00
					HOUSEHOLD EXPE...	-100.00	100.00
TOTAL						-100.00	100.00
Check		08/06/2020	VENMO		CJFCU [REDACTED]		-20.00
					HOUSEHOLD EXPE...	-20.00	20.00
TOTAL						-20.00	20.00
Check		08/06/2020	WALMART		WELLS FARGO - 1322		-28.00
					HOUSEHOLD EXPE...	-28.00	28.00
TOTAL						-28.00	28.00
Check		08/07/2020	FANDUEL.COM		CJFCU [REDACTED]		-5.00
					TRAVEL AND ENTE...	-5.00	5.00
TOTAL						-5.00	5.00
Check		08/07/2020	AMAZON		WELLS FARGO - 1322		-35.60
					HOUSEHOLD EXPE...	-35.60	35.60
TOTAL						-35.60	35.60
Check		08/07/2020	JAMPOL KINNEY CP...		WELLS FARGO - 1322		-350.00
					PROFESSIONAL FEES	-350.00	350.00
TOTAL						-350.00	350.00
Check		08/07/2020	SHRUBHUB.COM		WELLS FARGO - 1322		-89.75
					HOUSEHOLD EXPE...	-89.75	89.75
TOTAL						-89.75	89.75

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Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check		08/07/2020	TRANSFER		WELLS FARGO - 1322		-200.00
					TRANS. TO/FROM C...	-200.00	200.00
TOTAL						-200.00	200.00
Check		08/07/2020	ELFI.COM		WELLS FARGO - 1322		-1,527.00
					STUDENT LOAN PA...	-1,527.00	1,527.00
TOTAL						-1,527.00	1,527.00
Check		08/07/2020	SOFI.COM		WELLS FARGO - 1322		-3,500.00
					STUDENT LOAN PA...	-3,500.00	3,500.00
TOTAL						-3,500.00	3,500.00
Check		08/10/2020	FANDUEL.COM		CJFCU [REDACTED]		-5.00
					TRAVEL AND ENTE...	-5.00	5.00
TOTAL						-5.00	5.00
Check		08/10/2020	FANDUEL.COM		CJFCU - [REDACTED]		-5.00
					TRAVEL AND ENTE...	-5.00	5.00
TOTAL						-5.00	5.00
Check		08/10/2020	VERIZON		WELLS FARGO - 1322		-265.86
					UTILITIES	-265.86	265.86
TOTAL						-265.86	265.86
Check		08/10/2020	WEGMANS		WELLS FARGO - 1322		-260.16
					HOUSEHOLD EXPE...	-260.16	260.16
TOTAL						-260.16	260.16
Check		08/10/2020	WOODBRIIDGE WINE		WELLS FARGO - 1322		-69.26
					HOUSEHOLD EXPE...	-69.26	69.26
TOTAL						-69.26	69.26
Check		08/10/2020	MIZUKI ASAIN BIST...		WELLS FARGO - 1322		-39.45
					TRAVEL AND ENTE...	-39.45	39.45
TOTAL						-39.45	39.45
Check		08/10/2020	COSTCO		WELLS FARGO - 1322		-461.55
					HOUSEHOLD EXPE...	-461.55	461.55
TOTAL						-461.55	461.55
Check		08/10/2020	ACCURATE DIAGNO...		WELLS FARGO - 1322		-25.77
					MEDICAL EXPENSES	-25.77	25.77
TOTAL						-25.77	25.77

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Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check		08/10/2020	BATTELLO		WELLS FARGO - 1322		-371.93
					TRAVEL AND ENTE...	-371.93	371.93
TOTAL						-371.93	371.93
Check		08/10/2020	COSTCO		WELLS FARGO - 1322		-161.66
					HOUSEHOLD EXPE...	-161.66	161.66
TOTAL						-161.66	161.66
Check		08/10/2020	TOYOTA		WELLS FARGO - 1322		-289.05
					OTHER SECURED N...	-289.05	289.05
TOTAL						-289.05	289.05
Check		08/10/2020	DEPARTMENT OF E...		WELLS FARGO - 1322		-417.59
					STUDENT LOAN PA...	-417.59	417.59
TOTAL						-417.59	417.59
Check		08/11/2020	VERIZON		WELLS FARGO - 1322		-163.01
					UTILITIES	-163.01	163.01
TOTAL						-163.01	163.01
Check		08/11/2020	SOFI.COM		WELLS FARGO - 1322		-3,500.00
					STUDENT LOAN PA...	-3,500.00	3,500.00
TOTAL						-3,500.00	3,500.00
Check		08/12/2020	FANDUEL.COM		CJFCU [REDACTED]		-25.00
					TRAVEL AND ENTE...	-25.00	25.00
TOTAL						-25.00	25.00
Check		08/12/2020	VENMO		CJFCU - [REDACTED]		-87.18
					HOUSEHOLD EXPE...	-87.18	87.18
TOTAL						-87.18	87.18
Check		08/12/2020	AMAZON		WELLS FARGO - 1322		-13.22
					HOUSEHOLD EXPE...	-13.22	13.22
TOTAL						-13.22	13.22
Check		08/13/2020	AMAZON		WELLS FARGO - 1322		-69.98
					HOUSEHOLD EXPE...	-69.98	69.98
TOTAL						-69.98	69.98
Check		08/13/2020	ZELLE		WELLS FARGO - 1322		-60.00
					HOUSEHOLD EXPE...	-60.00	60.00
TOTAL						-60.00	60.00

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Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check		08/13/2020	NEWYORKLIFE-AARP		WELLS FARGO - 1322		-35.88
					INSURANCE	-35.88	35.88
TOTAL						-35.88	35.88
Check		08/14/2020	OAK CREST DAY CA...		WELLS FARGO - 1322		-500.00
					Dependents Expenses	-500.00	500.00
TOTAL						-500.00	500.00
Check		08/14/2020	RITE AID		WELLS FARGO - 1322		-48.34
					HOUSEHOLD EXPE...	-48.34	48.34
TOTAL						-48.34	48.34
Check		08/17/2020	AMAZON		WELLS FARGO - 1322		-159.71
					HOUSEHOLD EXPE...	-159.71	159.71
TOTAL						-159.71	159.71
Check		08/17/2020	MIZUKI ASAIN BIST...		WELLS FARGO - 1322		-59.18
					TRAVEL AND ENTE...	-59.18	59.18
TOTAL						-59.18	59.18
Check		08/17/2020	BEYOND HEALTH		WELLS FARGO - 1322		-361.75
					HOUSEHOLD EXPE...	-361.75	361.75
TOTAL						-361.75	361.75
Check		08/17/2020	TARGET		WELLS FARGO - 1322		-143.56
					HOUSEHOLD EXPE...	-143.56	143.56
TOTAL						-143.56	143.56
Check		08/17/2020	NEW YORK AND CO...		WELLS FARGO - 1322		-209.91
					HOUSEHOLD EXPE...	-209.91	209.91
TOTAL						-209.91	209.91
Check		08/17/2020	FOREVER 21		WELLS FARGO - 1322		-63.93
					HOUSEHOLD EXPE...	-63.93	63.93
TOTAL						-63.93	63.93
Check		08/17/2020	EXPRESS		WELLS FARGO - 1322		-19.98
					HOUSEHOLD EXPE...	-19.98	19.98
TOTAL						-19.98	19.98
Check		08/17/2020	EXXON		WELLS FARGO - 1322		-29.10
					AUTO EXPENSE	-29.10	29.10
TOTAL						-29.10	29.10

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Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check		08/17/2020	EAST SIDE CLEANES...		WELLS FARGO - 1322		-76.75
					HOUSEHOLD EXPE...	-76.75	76.75
TOTAL						-76.75	76.75
Check		08/17/2020	ADVANCED DENTIS...		WELLS FARGO - 1322		-110.00
					MEDICAL EXPENSES	-110.00	110.00
TOTAL						-110.00	110.00
Check		08/17/2020	STOP & SHOP		WELLS FARGO - 1322		-83.81
					HOUSEHOLD EXPE...	-83.81	83.81
TOTAL						-83.81	83.81
Check		08/17/2020	THE HOME DEPOT		WELLS FARGO - 1322		-25.11
					HOUSEHOLD EXPE...	-25.11	25.11
TOTAL						-25.11	25.11
Check		08/17/2020	VBN ENTERPRISES		WELLS FARGO - 1322		-251.13
					HOUSEHOLD EXPE...	-251.13	251.13
TOTAL						-251.13	251.13
Check		08/17/2020	SABOR Y ARTE		WELLS FARGO - 1322		-85.88
					TRAVEL AND ENTE...	-85.88	85.88
TOTAL						-85.88	85.88
Check		08/17/2020	GUARDIAN/BERKSH...		WELLS FARGO - 1322		-518.95
					INSURANCE	-518.95	518.95
TOTAL						-518.95	518.95
Check		08/17/2020	UPROMISE		WELLS FARGO - 1322		-150.00
					TRANS. TO/FROM C...	-150.00	150.00
TOTAL						-150.00	150.00
Check		08/17/2020	UPROMISE		WELLS FARGO - 1322		-150.00
					TRANS. TO/FROM C...	-150.00	150.00
TOTAL						-150.00	150.00
Check		08/19/2020	FIVE BELOW		WELLS FARGO - 1322		-107.12
					HOUSEHOLD EXPE...	-107.12	107.12
TOTAL						-107.12	107.12
Check		08/19/2020	JACKSON NATIONA...		WELLS FARGO - 1322		-60.03
					INSURANCE	-60.03	60.03
TOTAL						-60.03	60.03

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Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check		08/20/2020	AMAZON		WELLS FARGO - 1322		-17.04
					HOUSEHOLD EXPE...	-17.04	17.04
TOTAL						-17.04	17.04
Check		08/20/2020	TRADER JOES		WELLS FARGO - 1322		-26.87
					HOUSEHOLD EXPE...	-26.87	26.87
TOTAL						-26.87	26.87
Check		08/20/2020	SUN BASKET		WELLS FARGO - 1322		-76.88
					HOUSEHOLD EXPE...	-76.88	76.88
TOTAL						-76.88	76.88
Check		08/20/2020	ZELLE		WELLS FARGO - 1322		-40.00
					HOUSEHOLD EXPE...	-40.00	40.00
TOTAL						-40.00	40.00
Check		08/20/2020	COSTCO		WELLS FARGO - 1322		-226.10
					HOUSEHOLD EXPE...	-226.10	226.10
TOTAL						-226.10	226.10
Check		08/21/2020	AMAZON		WELLS FARGO - 1322		-19.79
					HOUSEHOLD EXPE...	-19.79	19.79
TOTAL						-19.79	19.79
Check		08/21/2020	AMAZON		WELLS FARGO - 1322		-15.94
					HOUSEHOLD EXPE...	-15.94	15.94
TOTAL						-15.94	15.94
Check		08/21/2020	TRANSFER		WELLS FARGO - 1322		-200.00
					TRANS. TO/FROM C...	-200.00	200.00
TOTAL						-200.00	200.00
Check		08/21/2020	WALMART		WELLS FARGO - 1322		-109.22
					HOUSEHOLD EXPE...	-109.22	109.22
TOTAL						-109.22	109.22
Check		08/24/2020	AMAZON		WELLS FARGO - 1322		-33.00
					HOUSEHOLD EXPE...	-33.00	33.00
TOTAL						-33.00	33.00
Check		08/24/2020	LA PLACITA RESTA...		WELLS FARGO - 1322		-18.05
					TRAVEL AND ENTE...	-18.05	18.05
TOTAL						-18.05	18.05

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Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check		08/24/2020	PRINCETON PARKING		WELLS FARGO - 1322		-4.50
					AUTO EXPENSE	-4.50	4.50
TOTAL						-4.50	4.50
Check		08/24/2020	JMG_1		WELLS FARGO - 1322		-202.23
					HOUSEHOLD EXPE...	-202.23	202.23
TOTAL						-202.23	202.23
Check		08/24/2020	FRUITY YOGURT		WELLS FARGO - 1322		-9.19
					TRAVEL AND ENTE...	-9.19	9.19
TOTAL						-9.19	9.19
Check		08/24/2020	ADVENTURE AQUA...		WELLS FARGO - 1322		-119.07
					TRAVEL AND ENTE...	-119.07	119.07
TOTAL						-119.07	119.07
Check		08/24/2020	THE HOME DEPOT		WELLS FARGO - 1322		-47.77
					HOUSEHOLD EXPE...	-47.77	47.77
TOTAL						-47.77	47.77
Check		08/24/2020	LYFT		WELLS FARGO - 1322		-18.83
					TRAVEL AND ENTE...	-18.83	18.83
TOTAL						-18.83	18.83
Check		08/24/2020	AMAZON		WELLS FARGO - 1322		-24.52
					HOUSEHOLD EXPE...	-24.52	24.52
TOTAL						-24.52	24.52
Check		08/24/2020	ZELLE		WELLS FARGO - 1322		-500.00
					HOUSEHOLD EXPE...	-500.00	500.00
TOTAL						-500.00	500.00
Check		08/24/2020	DUNKIN		WELLS FARGO - 1322		-14.24
					TRAVEL AND ENTE...	-14.24	14.24
TOTAL						-14.24	14.24
Check		08/24/2020	LAUREL LIQUORS		WELLS FARGO - 1322		-36.97
					HOUSEHOLD EXPE...	-36.97	36.97
TOTAL						-36.97	36.97
Check		08/24/2020	COSTCO		WELLS FARGO - 1322		-434.86
					HOUSEHOLD EXPE...	-434.86	434.86
TOTAL						-434.86	434.86

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Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check		08/24/2020	BRIGHTHOUSE FIN		WELLS FARGO - 1322		-70.11
				INSURANCE		-70.11	70.11
TOTAL						-70.11	70.11
Check		08/25/2020	AMAZON		WELLS FARGO - 1322		-30.12
				HOUSEHOLD EXPE...		-30.12	30.12
TOTAL						-30.12	30.12
Check		08/25/2020	APPLE		WELLS FARGO - 1322		-2.99
				HOUSEHOLD EXPE...		-2.99	2.99
TOTAL						-2.99	2.99
Check		08/25/2020	AMAZON		WELLS FARGO - 1322		-81.38
				HOUSEHOLD EXPE...		-81.38	81.38
TOTAL						-81.38	81.38
Check		08/25/2020	VIVINT INC		WELLS FARGO - 1322		-168.84
				HOUSEHOLD EXPE...		-168.84	168.84
TOTAL						-168.84	168.84
Check		08/25/2020	DESTINEY		WELLS FARGO - 1322		-150.00
				Dependents Expenses		-150.00	150.00
TOTAL						-150.00	150.00
Check		08/26/2020	OAK CREST DAY CA...		WELLS FARGO - 1322		-500.00
				Dependents Expenses		-500.00	500.00
TOTAL						-500.00	500.00
Check		08/26/2020	OAK CREST DAY CA...		WELLS FARGO - 1322		-500.00
				Dependents Expenses		-500.00	500.00
TOTAL						-500.00	500.00
Check		08/26/2020	WEGMANS		WELLS FARGO - 1322		-121.52
				HOUSEHOLD EXPE...		-121.52	121.52
TOTAL						-121.52	121.52
Check		08/26/2020	WOODBIDGE WINE		WELLS FARGO - 1322		-73.52
				HOUSEHOLD EXPE...		-73.52	73.52
TOTAL						-73.52	73.52
Check		08/26/2020	NJ MOTOR VEHICLE		WELLS FARGO - 1322		-47.93
				HOUSEHOLD EXPE...		-47.93	47.93
TOTAL						-47.93	47.93

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Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check		08/26/2020	STOP & SHOP		WELLS FARGO - 1322		-47.48
					HOUSEHOLD EXPE...	-47.48	47.48
TOTAL						-47.48	47.48
Check		08/26/2020	DESTINEY		WELLS FARGO - 1322		-150.00
					Dependents Expenses	-150.00	150.00
TOTAL						-150.00	150.00
Check		08/27/2020	AMAZON		WELLS FARGO - 1322		-7.00
					HOUSEHOLD EXPE...	-7.00	7.00
TOTAL						-7.00	7.00
Check		08/27/2020	BUCK HILL BREWERY		WELLS FARGO - 1322		-138.35
					TRAVEL AND ENTE...	-138.35	138.35
TOTAL						-138.35	138.35
Check		08/27/2020	TERMINIX		WELLS FARGO - 1322		-62.91
					HOUSEHOLD EXPE...	-62.91	62.91
TOTAL						-62.91	62.91
Check		08/27/2020	WALGREENS		WELLS FARGO - 1322		-76.07
					MEDICAL EXPENSES	-76.07	76.07
TOTAL						-76.07	76.07
Check		08/28/2020	STEAMERS BAR		WELLS FARGO - 1322		-147.20
					TRAVEL AND ENTE...	-147.20	147.20
TOTAL						-147.20	147.20
Check		08/28/2020	APPLE		WELLS FARGO - 1322		-2.99
					HOUSEHOLD EXPE...	-2.99	2.99
TOTAL						-2.99	2.99
Check		08/28/2020	ASHLEY LYNN WINE...		WELLS FARGO - 1322		-48.00
					TRAVEL AND ENTE...	-48.00	48.00
TOTAL						-48.00	48.00
Check		08/28/2020	STONES HOMEMAD...		WELLS FARGO - 1322		-17.91
					TRAVEL AND ENTE...	-17.91	17.91
TOTAL						-17.91	17.91
Check		08/28/2020	GARAFOLOS IMPOR...		WELLS FARGO - 1322		-43.05
					TRAVEL AND ENTE...	-43.05	43.05
TOTAL						-43.05	43.05

DIAS-ALVEREZ, ROBERT & YANIRYS

Check Detail

August 2020

6:05 PM

09/13/20

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check		08/31/2020	LA 7 SYRACUSE NY		WELLS FARGO - 1322		-25.25
					AUTO EXPENSE	-25.25	25.25
TOTAL						-25.25	25.25
Check		08/31/2020	CITY OF SYRACUSE		WELLS FARGO - 1322		-2.79
					AUTO EXPENSE	-2.79	2.79
TOTAL						-2.79	2.79
Check		08/31/2020	GREEN PLANET GR...		WELLS FARGO - 1322		-14.78
					HOUSEHOLD EXPE...	-14.78	14.78
TOTAL						-14.78	14.78
Check		08/31/2020	GREEN PLANET GR...		WELLS FARGO - 1322		-9.68
					HOUSEHOLD EXPE...	-9.68	9.68
TOTAL						-9.68	9.68
Check		08/31/2020	AMAZON		WELLS FARGO - 1322		-13.34
					HOUSEHOLD EXPE...	-13.34	13.34
TOTAL						-13.34	13.34
Check		08/31/2020	AMAZON		WELLS FARGO - 1322		-17.99
					HOUSEHOLD EXPE...	-17.99	17.99
TOTAL						-17.99	17.99
Check		08/31/2020	AMAZON		WELLS FARGO - 1322		-13.58
					HOUSEHOLD EXPE...	-13.58	13.58
TOTAL						-13.58	13.58
Check		08/31/2020	AMAZON		WELLS FARGO - 1322		-52.22
					HOUSEHOLD EXPE...	-52.22	52.22
TOTAL						-52.22	52.22
Check		08/31/2020	WALMART		WELLS FARGO - 1322		-93.57
					HOUSEHOLD EXPE...	-93.57	93.57
TOTAL						-93.57	93.57
Check		08/31/2020	WALGREENS		WELLS FARGO - 1322		-49.05
					MEDICAL EXPENSES	-49.05	49.05
TOTAL						-49.05	49.05
Check		08/31/2020	APPLE		WELLS FARGO - 1322		-14.99
					HOUSEHOLD EXPE...	-14.99	14.99
TOTAL						-14.99	14.99

DIAS-ALVEREZ, ROBERT & YANIRYS

Check Detail

August 2020

6:05 PM

09/13/20

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check		08/31/2020	DUNKIN		WELLS FARGO - 1322		-6.29
					TRAVEL AND ENTE...	-6.29	6.29
TOTAL						-6.29	6.29
Check		08/31/2020	STONES HOMEMAD...		WELLS FARGO - 1322		-7.20
					TRAVEL AND ENTE...	-7.20	7.20
TOTAL						-7.20	7.20
Check		08/31/2020	THRIFTY SHOPPER		WELLS FARGO - 1322		-118.93
					HOUSEHOLD EXPE...	-118.93	118.93
TOTAL						-118.93	118.93
Check		08/31/2020	FAIR HAVEN SP		WELLS FARGO - 1322		-8.00
					AUTO EXPENSE	-8.00	8.00
TOTAL						-8.00	8.00
Check		08/31/2020	DESTINEY		WELLS FARGO - 1322		-6.00
					Dependents Expenses	-6.00	6.00
TOTAL						-6.00	6.00
Check		08/31/2020	STOP & SHOP		WELLS FARGO - 1322		-25.00
					HOUSEHOLD EXPE...	-25.00	25.00
TOTAL						-25.00	25.00
Check		08/31/2020	THE HOME DEPOT		WELLS FARGO - 1322		-138.52
					HOUSEHOLD EXPE...	-138.52	138.52
TOTAL						-138.52	138.52
Check		08/31/2020	QUICKEN LOANS		WELLS FARGO - 1322		-3,361.86
					MORTGAGE PAYME...	-3,361.86	3,361.86
TOTAL						-3,361.86	3,361.86
Check	111	08/04/2020	US TRUSTEE		WELLS FARGO - 1322		-975.00
					U.S. TRUSTEE FEES	-975.00	975.00
TOTAL						-975.00	975.00
Check	113	08/19/2020	Architect		WELLS FARGO - 1322		-750.00
					REPAIRS AND MAIN...	-750.00	750.00
TOTAL						-750.00	750.00
Check	114	08/24/2020	CHURCH		WELLS FARGO - 1322		-100.00
					CHARITABLE CONT...	-100.00	100.00
TOTAL						-100.00	100.00

6:05 PM

DIAS-ALVEREZ, ROBERT & YANIRYS

09/13/20

Check Detail

August 2020

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check	115	08/24/2020	CHURCH		WELLS FARGO - 1322		-100.00
					CHARITABLE CONT...	-100.00	100.00
TOTAL						-100.00	100.00

Wells Fargo Everyday Checking

August 31, 2020 ■ Page 1 of 9

**WELLS
FARGO**

ROBERT ALVAREZ
 YANIRYS DIAZ-ALVAREZ
 DEBTOR IN POSSESSION
 CH11 CASE #20-14587 (NJ)
 11 BERYL CT
 KENDALL PARK NJ 08824-1201

Questions?

Available by phone 24 hours a day, 7 days a week:

Telecommunications Relay Services calls accepted

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TTY: 1-800-877-4833

En español: 1-877-727-2932

Online: [wellsfargo.com](https://www.wellsfargo.com)

Write: Wells Fargo Bank, N.A. (347)

P.O. Box 6995

Portland, OR 97228-6995

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Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to [wellsfargo.com](https://www.wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input checked="" type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input checked="" type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input checked="" type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input checked="" type="checkbox"/>



IMPORTANT ACCOUNT INFORMATION

Please review an important message about changes we are making to your Everyday Checking account below your transaction detail.

Statement period activity summary

Beginning balance on 8/1	\$8,174.58
Deposits/Additions	29,305.15
Withdrawals/Subtractions	- 32,485.80
Ending balance on 8/31	\$4,993.93

Account number [REDACTED]

ROBERT ALVAREZ

YANIRYS DIAZ-ALVAREZ

DEBTOR IN POSSESSION

CH11 CASE #20-14587 (NJ)

New Jersey account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 0 [REDACTED] 5

Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Savings - [REDACTED]

Transaction history

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
8/3		Purchase authorized on 07/31 Dunkin #306849 Franklin Park NJ S580213467519177 Card 5394		5.37	
8/3		Purchase authorized on 07/31 Costco Gas #1174 North Brunswi NJ S380213512841762 Card 2503		23.29	
8/3		Purchase authorized on 07/31 Lyft *Ride Fri 8 Lyft.Com CA S580213525055144 Card 2503		12.41	
8/3		Purchase authorized on 07/31 Amazon.Com*Mf5Tw5E Amzn.Com/Bill WA S580213569975096 Card 2503		200.00	
8/3		Purchase authorized on 07/31 Dch Brunswick Toyo North Brunswi NJ S300213668387452 Card 2503		104.02	
8/3		Purchase authorized on 07/31 Gordon Ramsay Stea Atlantic City NJ S580213828594408 Card 5394		200.34	
8/3		Recurring Payment authorized on 07/31 Svm*Terminix Intl 800-8376464 TN S580214033858481 Card 5394		62.91	
8/3		Recurring Payment authorized on 07/31 Octopus Music Scho 732-4918993 NJ S460214159914416 Card 5394		150.00	
8/3		Purchase authorized on 08/01 Coastal Craft Atlantic City NJ S380214542141378 Card 5394		43.98	
8/3		Purchase authorized on 08/01 Lyft *Ride Fri 1 Lyft.Com CA S460214544751408 Card 2503		7.22	
8/3		Purchase authorized on 08/01 Starbucks Atlantic City NJ S460214570335458 Card 2503		11.36	
8/3		Purchase authorized on 08/01 Starbucks Atlantic City NJ S580214571321459 Card 2503		3.73	
8/3		Purchase authorized on 08/01 Ac Burger CO Atlantic City NJ S580214709016049 Card 5394		32.86	
8/3		Purchase authorized on 08/01 Griggs Lot Princeton NJ S580214863554106 Card 5394		2.50	
8/3		Purchase authorized on 08/01 Agricola Eatery Princeton NJ S380215063969327 Card 5394		182.60	
8/3		Purchase authorized on 08/02 Goddessdetox 954-574-2940 GA S580215680349995 Card 2503		57.76	
8/3		Public Service Pseg 007071073708 Robert Alvarez		378.70	
8/3		Quicken Loans Mtg Pymts 073120 3348492330 Wells Fargo		3,361.86	3,333.67
8/4		Zelle From Destiney Z Alvarez on 08/04 Ref # Jpm411769480	150.00		
8/4		Purchase authorized on 07/31 Harrahs Ac Hotel L Atlantic City NJ S580213764067789 Card 5394		54.00	
8/4		Purchase authorized on 08/02 Confectionately Yo 732-8216863 NJ S300215691961066 Card 5394		27.50	
8/4		Recurring Payment authorized on 08/03 Costco *Annual Ren 800-774-2678 WA S580216316740456 Card 5394		127.95	
8/4	111	Check		975.00	2,299.22
8/5		Zelle to Mercado Sister on 08/05 Ref #Rp08Lzzwvx		100.00	2,199.22
8/6		Capital Health Direct Dep 200806 716077192004Chl Diaz-Alvarez,Yanirys	6,123.20		
8/6		Capital Health Direct Dep 200806 716077192005Chl Diaz-Alvarez,Yanirys	8,045.12		
8/6		Zeneca 4646 EDI Paymnt Aug 05 2000722059 9*0090\Ge*000001*000005570\lea*00001*000005570\	10.00		
8/6		Purchase authorized on 08/03 Walmart.Com Aa 800-966-6546 AR S300217036231689 Card 5394		28.00	16,349.54
8/7		Zelle From Destiney Z Alvarez on 08/07 Ref # Jpm413499742	50.00		
8/7		Purchase authorized on 08/04 Amzn Mktp US*Mf0Hm Amzn.Com/Bill WA S580217610788608 Card 5394		35.60	

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/7		Purchase authorized on 08/06 Jampol Kinney Cpas 732-957-1500 NJ S460219490362100 Card 5394		350.00	
8/7		Purchase authorized on 08/06 Shrubhub WWW.Shrubhub. CA S300219668774150 Card 2503		89.75	
8/7		Recurring Transfer to Rosario W Savings Ref #Op08M8Xvyd xxxxxxxx9464		200.00	
8/7		Recurring Transfer to Alvarez R Way2Save Savings Ref #Op08M9R4W6 xxxxx5390		800.00	
8/7		Bill Pay Elfi Mobile xxxx32472 on 08-07		1,527.00	
8/7		Bill Pay Sofi Mobile xxxx32472 on 08-07		3,500.00	9,897.19
8/10		Recurring Payment authorized on 08/07 Vzwlss*Bill Pay 800-9220204 CA S580220481581137 Card 5394		265.86	
8/10		Purchase authorized on 08/07 Wegmans #032 Woodbridge NJ S580220688240078 Card 5394		260.16	
8/10		Purchase authorized on 08/07 Woodbridge Wine,Li Woodbridge NJ S380220693666099 Card 5394		69.26	
8/10		Purchase authorized on 08/07 Mizuki Asian Bistr Pennington NJ S380220755747570 Card 2503		39.45	
8/10		Purchase with Cash Back \$ 60.00 authorized on 08/08 Costco Whse #1174 North Brunswi NJ P00380221523137997 Card 5394		461.55	
8/10		Purchase authorized on 08/08 Accurate Diagnosti 908-8220300 NJ S380221588442613 Card 5394		25.77	
8/10		Purchase authorized on 08/08 Tst* Battello Jersey City NJ S580221724363100 Card 5394		371.93	
8/10		Purchase authorized on 08/10 Costco Whse #0323 Edison NJ P00580223669338022 Card 5394		161.66	
8/10		Toyota Pay Tfs 200808 029-6766616 029-6766616		289.05	
8/10		Dept Education Student Ln 200807 6O28lok361 Robert Alvarez		417.59	7,534.91
8/11		Recurring Payment authorized on 08/10 Verizon*Recurring 800-Verizon FL S300223647357775 Card 5394		163.01	
8/11		Bill Pay Sofi Mobile xxxx32472 on 08-11		3,500.00	3,871.90
8/12		Purchase authorized on 08/10 Amzn Mktp US*MM65Y Amzn.Com/Bill WA S300223676126317 Card 2503		13.22	3,858.68
8/13		Zelle From Leigh Nelsonlane on 08/13 Ref # Pnc036185155 Food	30.00		
8/13		Purchase authorized on 08/10 Amzn Mktp US*Mf7B5 Amzn.Com/Bill WA S380223573663523 Card 5394		69.98	
8/13		Zelle to Mercado Sister on 08/13 Ref #Rp08N9Zhp3		60.00	
8/13		Newyorklife-AARP Insurance Aug 20 A9184725 Yanirys Diaz Alvarez		35.88	3,722.82
8/14		Astrazeneca Phar Payroll 200814 20081405132298 Robert Alvarez	1,755.10		
8/14		Ameriteam PR Payment 0001-000364840 Diaz Alvarez Yanirys	3,733.89		
8/14		Purchase authorized on 08/12 Oak Crest Day Camp 732-2972000 NJ S300226035463931 Card 2503		500.00	
8/14		Purchase authorized on 08/13 Rite Aid Store - 4 Edison NJ S380226626840296 Card 5394		48.34	8,663.47
8/17		Purchase Return authorized on 08/15 Target 0002 Dayton NJ S610229546018007 Card 2503	37.31		
8/17		Purchase authorized on 08/13 Amzn Mktp US*MM6Hm Amzn.Com/Bill WA S380226777311336 Card 5394		159.71	
8/17		Purchase authorized on 08/13 Mizuki Asian Bistr Pennington NJ S460226837697642 Card 2503		59.18	
8/17		Purchase authorized on 08/13 Beyond Health 800-2503063 FL S300227087004574 Card 2503		361.75	
8/17		Purchase authorized on 08/14 Target 0002 Dayton NJ S460227468836669 Card 2503		143.56	
8/17		Purchase authorized on 08/14 New York and Compa East Brunswic NJ S380227569119653 Card 2503		209.91	
8/17		Purchase authorized on 08/14 0330 Forever 21 East Brunswic NJ S580227582477916 Card 2503		63.93	
8/17		Purchase authorized on 08/14 Express #1869 East Brunswic NJ S580227589428910 Card 2503		19.98	

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/17		Purchase authorized on 08/14 Exxonmobil 4797 Kendall Park NJ S460227630589375 Card 2503		29.10	
8/17		Purchase authorized on 08/14 East Side Cleaners Perth Amboy NJ S300227657041805 Card 5394		76.75	
8/17		Purchase authorized on 08/15 Advanced Dentistry Middlesex NJ S300228459731180 Card 5394		110.00	
8/17		Purchase with Cash Back \$ 40.00 authorized on 08/15 Stop & Shop 0802 3333 Franklin Twns NJ P00000000971024387 Card 5394		83.81	
8/17		Purchase authorized on 08/15 The Home Depot 6917 Monmouth Jct NJ P00380228596224943 Card 5394		25.11	
8/17		Purchase authorized on 08/15 Vbn Enterprises LI Elizabeth NJ S300229007843756 Card 5394		251.13	
8/17		Purchase authorized on 08/15 Sabor Y Arte II Elizabeth NJ S460229072742760 Card 5394		85.88	
8/17		Guardian/Berksh Ins. Prem. 081620 306990 Yanirys Diaz		518.95	
8/17		Upromise Invmnts Achcntrbts 081720 000018082859012 096 19600305802		150.00	
8/17		Upromise Invmnts Achcntrbts 081720 000018082859012 537 19600305803		150.00	6,202.03
8/19		Mobile Deposit : Ref Number :112190471325	203.12		
8/19		Purchase authorized on 08/17 Five Below 321 North Brunswi NJ S460230740578788 Card 2503		107.12	
8/19		Jackson NAT1 Pol Prem Vica003634 Robert Alvarez		60.03	
8/19	113	Check		750.00	5,488.00
8/20		Capital Health Direct Dep 200820 516077253489Chl Diaz-Alvarez,Yanirys	6,036.92		
8/20		Purchase authorized on 08/19 Amzn Mktp US*MM3Tv Amzn.Com/Bill WA S580232284894714 Card 2503		17.04	
8/20		Purchase authorized on 08/19 Trader Joe's #612 North Brunswi NJ S580232699799466 Card 2503		26.87	
8/20		Purchase authorized on 08/19 Sun Basket 855-204-7597 CA S460233016502883 Card 2503		76.88	
8/20		Zelle to Pinto Marco on 08/20 Ref #Rp08Pj3Tww		40.00	
8/20		Purchase with Cash Back \$ 60.00 authorized on 08/20 Costco Whse #0323 Edison NJ P00380233691206045 Card 5394		226.10	11,138.03
8/21		Zelle From Destiney Z Alvarez on 08/21 Ref # Jpm421085908	40.00		
8/21		Purchase authorized on 08/19 Amzn Mktp US*MM7AR Amzn.Com/Bill WA S380232284899440 Card 2503		19.79	
8/21		Purchase authorized on 08/19 Amazon.Com*MM51G46 Amzn.Com/Bill WA S300232284944364 Card 2503		15.94	
8/21		Recurring Transfer to Rosario W Savings Ref #Op08Pn24Tm xxxxxxxxx9464		200.00	
8/21		Recurring Transfer to Alvarez R Way2Save Savings Ref #Op08Pndh89 xxxxxx5390		800.00	
8/21		Purchase authorized on 08/21 Wal-Mart Store North Brunswi NJ P00000000082169946 Card 2503		109.22	10,033.08
8/24		Zelle From Adriana Giraldo on 08/24 Ref # Tdp0Fm5H09O4	200.00		
8/24		Purchase authorized on 08/21 Amzn Mktp US*MM4Br Amzn.Com/Bill WA S460234289899763 Card 2503		33.00	
8/24		Purchase authorized on 08/21 LA Placita Restaur New Brunswick NJ S300234683015551 Card 2503		18.05	
8/24		Purchase authorized on 08/21 Princeton NJ Parki Princeton NJ S300234757605226 Card 5394		4.50	
8/24		Purchase authorized on 08/21 Jmg_1 Princeton NJ S300234811218144 Card 5394		202.23	
8/24		Purchase authorized on 08/21 Fruity Yogurt Prin Princeton NJ S460234830556040 Card 5394		9.19	
8/24		Purchase authorized on 08/22 Adventure Aquarium 856-365-3300 NJ S380235499372549 Card 2503		119.07	
8/24		Purchase authorized on 08/22 The Home Depot 6917 Monmouth Jct NJ P00580235714991568 Card 5394		47.77	

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/24		Purchase authorized on 08/22 Lyft *Ride Fri 4 Lyft.Com CA S380235770732466 Card 2503		18.83	
8/24		Purchase authorized on 08/23 Amzn Mktp US*MM1Ww Amzn.Com/Bill WA S460236258860911 Card 2503		24.52	
8/24		Zelle to Santiago Maria on 08/23 Ref #Pp08Q2N64V		500.00	
8/24		Purchase authorized on 08/23 Dunkin #350915 Q35 Mount Laurel NJ S380236775351677 Card 5394		14.24	
8/24		Purchase authorized on 08/23 Laurel Liquors Mount Laurel NJ P00300236780149027 Card 5394		36.97	
8/24		Purchase with Cash Back \$ 60.00 authorized on 08/24 Costco Whse #1174 North Brunswi NJ P00460237732707871 Card 5394		434.86	
8/24		Brighthouse Fin Payment 200824 50001545474 Yanirys Diaz-Alvarez		70.11	
8/24	114	Check		100.00	
8/24	115	Check		100.00	8,499.74
8/25		Mobile Deposit : Ref Number :213250560455	405.00		
8/25		Purchase authorized on 08/22 Amzn Mktp US*MM8Kn Amzn.Com/Bill WA S460236188473751 Card 2503		30.12	
8/25		Recurring Payment authorized on 08/24 Apple.Com/Bill 866-712-7753 CA S460237276531039 Card 5394		2.99	
8/25		Purchase authorized on 08/24 Amazon.Com*MM0384I Amzn.Com/Bill WA S300237594526800 Card 2503		81.38	
8/25		Purchase authorized on 08/24 Vivint Inc/US Provo UT S300237798442676 Card 5394		168.84	
8/25		Zelle to Z Destiney on 08/25 Ref #Rp08Qf4Z8K		150.00	8,471.41
8/26		Capital Health S T5159552-C 200825 000000458484754 Diaz-Alvarez, Yanirys	132.11		
8/26		Zelle From Destiney Z Alvarez on 08/26 Ref # Jpm423678235	150.00		
8/26		Zeneca 4646 EDI Paymnt Aug 25 2000729287 9*0061\Ge*000001*000005608\lea*00001*000005608\	10.00		
8/26		Purchase authorized on 08/24 Oak Crest Day Camp 732-2972000 NJ S580237568863462 Card 2503		500.00	
8/26		Purchase authorized on 08/24 Oak Crest Day Camp 732-2972000 NJ S300237571073564 Card 2503		500.00	
8/26		Purchase authorized on 08/25 Wegmans #032 Woodbridge NJ S460238615504475 Card 5394		121.52	
8/26		Purchase authorized on 08/25 Woodbridge Wine,Li Woodbridge NJ S460238626399835 Card 5394		73.52	
8/26		Purchase authorized on 08/25 NJ Motor Vehicle P Egov.Com NJ S300238751405009 Card 5394		47.93	
8/26		Purchase with Cash Back \$ 40.00 authorized on 08/26 Stop & Shop 0802 3333 Franklin Twns NJ P00000000533464613 Card 5394		47.48	
8/26		Zelle to Z Destiney on 08/26 Ref #Rp08Qhbsf		150.00	7,323.07
8/27		Purchase authorized on 08/25 Amazon Tips*MM0Nr1 Amzn.Com/Bill WA S460238726808384 Card 2503		7.00	
8/27		Purchase authorized on 08/26 Buck Hill Brewery Blairstown NJ S580239640154951 Card 5394		138.35	
8/27		Recurring Payment authorized on 08/26 Svm*Terminix Intl 800-8376464 TN S580240031393106 Card 5394		62.91	
8/27		Purchase authorized on 08/27 Walgreens Store 250 State Oswego NY P00460240658071204 Card 2503		76.07	7,038.74
8/28		Purchase authorized on 08/26 G.S. Steamers Bar 315-3420000 NY S460240018679849 Card 5394		147.20	
8/28		Recurring Payment authorized on 08/27 Apple.Com/Bill 866-712-7753 CA S580240325605633 Card 2503		2.99	
8/28		Purchase authorized on 08/27 Ashley Lynn Winery Mexico NY S580240678685090 Card 5394		48.00	
8/28		Purchase authorized on 08/27 Stones Homemade CA Oswego NY S580240708608984 Card 5394		17.91	
8/28		Purchase authorized on 08/28 Garafolo Importing CO Oswego NY P00000000832455686 Card 2503		43.05	6,779.59

Transaction history (continued)

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
8/31		Astrazeneca Phar Payroll 200831 20083105132298 Robert Alvarez	1,755.10		
8/31		Zelle From Adriana Giraldo on 08/30 Ref # Tdp0Fmbidvtj Dinner Thank You	40.00		
8/31		Mobile Deposit : Ref Number :218310698839	398.28		
8/31		Purchase authorized on 08/28 Sq *LA 7 Syracuse NY S460241721353601 Card 2503		25.25	
8/31		Purchase authorized on 08/28 City of Syracuse Syracuse NY S580241741475189 Card 5394		2.79	
8/31		Purchase authorized on 08/28 Green Planet Groce Oswego NY S300241802715390 Card 2503		14.78	
8/31		Purchase authorized on 08/28 Green Planet Groce Oswego NY S380241806130362 Card 2503		9.68	
8/31		Purchase authorized on 08/28 Amazon.Com*MM29172 Amzn.Com/Bill WA S460242144389063 Card 2503		13.34	
8/31		Purchase authorized on 08/28 Amzn Mkt US*MM79J Amzn.Com/Bill WA S580242144446181 Card 2503		17.99	
8/31		Purchase authorized on 08/28 Amazon.Com*MM39842 Amzn.Com/Bill WA S380242144488840 Card 2503		13.58	
8/31		Purchase authorized on 08/28 Amzn Mkt US*Mu6W5 Amzn.Com/Bill WA S380242144555988 Card 2503		52.22	
8/31		Purchase with Cash Back \$ 60.00 authorized on 08/29 WM Superc Wal-Mart Sup Oswego NY P00000000286108291 Card 5394		93.57	
8/31		Purchase authorized on 08/29 Walgreens Store 250 State Oswego NY P00580242573965191 Card 5394		49.05	
8/31		Recurring Payment authorized on 08/29 Apple.Com/Bill 866-712-7753 CA S380242628594803 Card 2503		14.99	
8/31		Purchase authorized on 08/29 Dunkin #357951 Oswego NY S460242661153736 Card 5394		6.29	
8/31		Purchase authorized on 08/29 Stones Homemade CA Oswego NY S460242685851005 Card 5394		7.20	
8/31		Purchase authorized on 08/29 Thrifty Shopper - Oswego NY S580242714721395 Card 2503		118.93	
8/31		Purchase authorized on 08/30 Fair Haven Sp POS2 Fair Haven NY S300243614261717 Card 5394		8.00	
8/31		Zelle to Z Destiney on 08/30 Ref #Rp08R8G8Kz		6.00	
8/31		Purchase authorized on 08/31 Stop & Shop 0802 3333 Franklin Twns NJ P00000000381513090 Card 5394		25.00	
8/31		Purchase authorized on 08/31 The Home Depot 6917 Monmouth Jct NJ P00300244838994527 Card 5394		138.52	
8/31		Quicken Loans Mtg Pymts 082920 3348492330 Wells Fargo		3,361.86	4,993.93
Ending balance on 8/31					4,993.93
Totals			\$29,305.15	\$32,485.80	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of checks written (checks listed are also displayed in the preceding Transaction history)

<i>Number</i>	<i>Date</i>	<i>Amount</i>	<i>Number</i>	<i>Date</i>	<i>Amount</i>	<i>Number</i>	<i>Date</i>	<i>Amount</i>
111	8/4	975.00	114	8/24	100.00	115	8/24	100.00
113 *	8/19	750.00						

* Gap in check sequence.

Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 08/01/2020 - 08/31/2020	Standard monthly service fee \$10.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
• Minimum daily balance	\$1,500.00	\$2,199.22 <input checked="" type="checkbox"/>
• Total amount of qualifying direct deposits	\$500.00	\$27,601.44 <input checked="" type="checkbox"/>
• Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	106 <input checked="" type="checkbox"/>
• Age of primary account owner	17 - 24	<input type="checkbox"/>
• The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		
RC/RC		

IMPORTANT ACCOUNT INFORMATION:

Your options to avoid the Everyday Checking account monthly service fee are changing.

Effective with the fee period beginning after October 8, 2020, the option to avoid the \$10 monthly service fee with 10 or more posted debit card transactions will no longer be available, and the minimum daily balance option will be lowered to \$500. Once these changes are effective, the monthly service fee can be avoided with ONE of the following options each fee period:

- Maintain a \$500 minimum daily balance
- \$500 or more in total qualifying direct deposits*
- Linked to a Wells Fargo Campus ATM or Campus Debit Card**
- Primary account owner is 17 through 24 years old***

If you do not meet one of the options above each fee period, the monthly service fee will be charged for fee periods ending on or after November 9, 2020.

Fee Period:

The fee period is the period used to calculate the monthly service fee. Your statement includes a monthly service fee summary with the dates of your fee period. The monthly service fee summary is also available through Wells Fargo Online® or Wells Fargo Mobile®.

What remains the same:

- You can continue to use your debit card.
- The Consumer Account Fee and Information Schedule and the Deposit Account Agreement, as amended, continue to apply.

If you have questions about these changes, please contact your local banker or call the number listed on this statement.

Thank you for banking with Wells Fargo. We appreciate your business.

*A qualifying direct deposit is a direct deposit of your salary, pension, Social Security, or other regular monthly income electronically deposited through the Automated Clearing House (ACH) network to this checking account by your employer or an outside agency. Transfers from one account to another, mobile deposits, or deposits made at a banking location or ATM do not qualify as a direct deposit. If at any time the direct deposit discontinues, we will look back 65 days to see if you met the direct deposit requirements before a monthly service fee is charged.

**Wells Fargo Campus ATM and Campus Debit Cards are available for students, faculty and staff of colleges and universities that participate in the Wells Fargo Campus Card (SM) program. Ask a banker for additional details about participating colleges and universities. Your checking account will receive a monthly service fee waiver within 45 days of linking your Campus Card to that account.

**WELLS
FARGO**

***Primary account owner is an individual that has tax responsibility for the account. On the primary account owner's 25th birthday, the account will automatically be subject to the then current monthly service fee unless you meet one of the other options to avoid the monthly service fee.

Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

A Enter the ending balance on this statement. \$ _____

B List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
Total	\$ _____

C Add **A** and **B** to calculate the subtotal. = \$ _____

D List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

Number/Description	Amount
Total	\$ _____

E Subtract **D** from **C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register. = \$ _____

General statement policies for Wells Fargo Bank

■ **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

■ **In case of errors or questions about your electronic transfers,** telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

Wells Fargo Way2Save Savings

August 31, 2020 ■ Page 1 of 3

**WELLS
FARGO**

ROBERT ALVAREZ
 YANIRYS DIAZ
 DEBTOR IN POSSESSION
 CH11 CASE #20-14587 (NJ)
 11 BERYL CT
 KENDALL PARK NJ 08824-1201

Questions?*Available by phone 24 hours a day, 7 days a week:*

Telecommunications Relay Services calls accepted

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932*Online:* wells Fargo.com*Write:* Wells Fargo Bank, N.A. (347)

P.O. Box 6995

Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Statement period activity summary

Beginning balance on 8/1	\$7,700.16
Deposits/Additions	1,600.07
Withdrawals/Subtractions	- 0.00
Ending balance on 8/31	\$9,300.23

Account number: [REDACTED]

ROBERT ALVAREZ**YANIRYS DIAZ****DEBTOR IN POSSESSION****CH11 CASE #20-14587 (NJ)***New Jersey account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): [REDACTED]

Interest summary

Interest paid this statement	\$0.07
Average collected balance	\$8,629.19
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.07
Interest paid this year	\$0.21

Transaction history

<i>Date</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
8/7	Recurring Transfer From Alvarez R Everyday Checking Ref #Op08M9R4W6 xxxxxx1322	800.00		8,500.16
8/21	Recurring Transfer From Alvarez R Everyday Checking Ref #Op08Pndh89 xxxxxx1322	800.00		9,300.16
8/31	Interest Payment	0.07		9,300.23
Ending balance on 8/31				9,300.23
Totals		\$1,600.07	\$0.00	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 08/01/2020 - 08/31/2020	Standard monthly service fee \$5.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
· Minimum daily balance	\$300.00	\$7,700.16 <input checked="" type="checkbox"/>
· A daily automatic transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
· Save As You Go® transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
· A monthly automatic transfer from a Wells Fargo checking account	\$25.00	\$800.00 <input checked="" type="checkbox"/>
· The fee is waived when the primary account owner is under the age of 18 (19 in Alabama)		

AM/AM



Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

A Enter the ending balance on this statement. \$ _____

B List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
Total	\$

+ \$

C Add **A** and **B** to calculate the subtotal. = \$ _____

D List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

[illegible]

E Subtract D from C to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

General statement policies for Wells Fargo Bank

- **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.
- **In case of errors or questions about your electronic transfers,** telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.
 1. Tell us your name and account number (if any).
 2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
 3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.





Date: 08/01/20 THROUGH 08/31/20
Account: [REDACTED] XXX-XX-XXXX

Member Information

ROBERT ALVAREZ
YANIRYS C DIAZ
11 BERYL CT
KENDALL PARK, NJ 08824-1201

0
Master Shares ACCOUNT NO. [REDACTED] BRANCH 1 PAGE 1
ACCOUNT OWNER(S): ROBERT ALVAREZ, YANIRYS C DIAZ

DATE	MEMO NO.	TRANSACTION DESCRIPTION	AMOUNT	BALANCE
08/01		PREVIOUS BALANCE		115.94
08/18	14588	DEPOSIT BY TRANSFER	87.18	203.12
		CLOSE OUT		
08/18	92086	CLOSE BY CHECK	-203.12	.00
		CLOSE OUT REQUEST		
08/31		NEW BALANCE		.00

TAX REPORTING TIN XXX-XX-XXXX FOR ROBERT ALVAREZ
YTD DIVIDENDS EARNED .04

REGULAR SHARE DRAFT ACCOUNT NO. [REDACTED] 12099115
ACCOUNT OWNER(S): ROBERT ALVAREZ, YANIRYS C DIAZ

NO. CRS	0	NO. DBS	11	08/01	PREVIOUS BALANCE	367.18
					TOTAL AMOUNT CREDITS	.00
					TOTAL AMOUNT DEBITS	367.18
				08/31	NEW BALANCE	.00

DATE	CK/MEMO NO	TRANSACTION DESCRIPTION	AMOUNT	BALANCE
08/02	17256	DEBIT CARD	-5.00	362.18
		FANDUEL.COM 800-475-2250 NY FANDUEL.COM		
08/02	31042	DEBIT CARD	-5.00	357.18
		FANDUEL.COM 800-475-2250 NY FANDUEL.COM		
08/03	22597	DEBIT CARD	-5.00	352.18
		FANDUEL.COM 800-475-2250 NY FANDUEL.COM		
08/04	22312	DEBIT CARD	-200.00	152.18
		CASH APP*DESTINEY 8774174551 CA CASH APP*DESTIN		
08/05	24430	DEBIT CARD	-5.00	147.18
		FANDUEL.COM 800-475-2250 NY FANDUEL.COM		
08/06	28506	DEBIT CARD	-20.00	127.18
		VENMO* VISA DIRECT NY VENMO*		



Date: 08/01/20 THROUGH 08/31/20
Account: [REDACTED] XXX-XX-XXXX

Member Information

ROBERT ALVAREZ
YANIRYS C DIAZ
11 BERYL CT
KENDALL PARK, NJ 08824-1201

0	DATE	CK/MEMO NO	TRANSACTION DESCRIPTION	AMOUNT	BRANCH	1	PAGE	2
								BALANCE
	08/07	9259	DEBIT CARD	-5.00				122.18
			FANDUEL.COM 800-475-2250 NY FANDUEL.COM					
	08/10	22858	DEBIT CARD	-5.00				117.18
			FANDUEL.COM 800-475-2250 NY FANDUEL.COM					
	08/10	24371	DEBIT CARD	-5.00				112.18
			FANDUEL.COM 800-475-2250 NY FANDUEL.COM					
	08/12	29745	DEBIT CARD	-25.00				87.18
			FANDUEL.COM 800-475-2250 NY FANDUEL.COM					
	08/18	14588	CLOSE BY TRANSFER	-87.18				.00
			CLOSE OUT					

TAX REPORTING TIN XXX-XX-XXXX FOR ROBERT ALVAREZ
YTD DIVIDENDS EARNED .00

YEAR TO DATE TAX REPORTING SUMMARY BY TAX REPORTING TIN

REPORTING TIN	DIVIDENDS EARNED	DIVIDENDS WITHHELD	CERTIFICATE PENALTY	MORTGAGE INTEREST	NON-MORTGAGE INTEREST
XXX-XX-XXXX	0.04	0.00	0.00	0.00	0.00

EXHIBIT C

2021

CASH IN														
SALARIES AND WAGES		37450	37450	37450	37450	37450	37450	37450	37450	37450	37450	37450	37450	449400
CASH OUT														
PAYROLL TAXES		12071	12071	12071	12071	12071	12071	12071	12071	12071	12071	12071	12071	144852
VOLUTARY RETIREMENT CONTRIBUTIONS		4515	4515	4515	4515	4515	4515	4515	4515	4515	4515	4515	4515	54180
REQUIRED REPAYMENTS TO RETIREMENT PLANS		966	966	966	966	966	966	966	966	966	966	966	966	11592
INSURANCES/EMPLOYMENT RELATED		673	673	673	673	673	673	673	673	673	673	673	673	8076
DEPENDENT CARE		197	197	197	197	197	197	197	197	197	197	197	197	2364
HOPE CAFÉ		15	15	15	15	15	15	15	15	15	15	15	15	180
LEGAL		12	12	12	12	12	12	12	12	12	12	12	12	# 144
USE OF COMPANY CAR		140	140	140	140	140	140	140	140	140	140	140	140	1680
MORTGAGE COSTS		3362	3362	3362	3362	3362	3362	3362	3362	3362	3362	3362	3362	40344
REPAIRS AND MAINTENANCE		300	300	300	300	300	300	300	300	300	300	300	300	3600
UTILITIES		884	884	834	534	534	884	884	884	534	584	634	734	8808
HOUSEHOLD EXPENSES		1500	1500	1500	1500	1500	1500	1500	1500	1500	1500	1500	1500	18000
CHILDCARE, CLOTHING, PERSONAL CARE		2110	2110	2110	2110	2110	2110	2110	2110	2110	2110	2110	2110	25320
MEDICAL EXPENSES		500	500	500	500	500	500	500	500	500	500	500	500	6000
TRANSPORTATION		350	350	350	350	350	350	350	350	350	350	350	350	4200
CHARITABLE DONATIONS		200	200	200	200	200	200	200	200	200	200	200	200	2400
ENTERTAINMENT		350	350	350	350	350	350	350	350	350	350	350	350	4200
AUTO, HOME, DISABILITY INSURANCE		880	880	880	880	880	880	880	880	880	880	880	880	# 10560
ALIMONY, CHILD SUPPORT, OTHER SUPPORT		1175	1175	1175	1175	1175	1175	1175	1175	1175	1175	1175	1175	14100
AUTO LOANS		289	289	289	289	289	289	289	289	289	289	289	289	3468
STUDENT LOANS		5299	5299	5299	5299	5299	5299	5299	5299	5299	5299	5299	5299	63588
ESTIMATED DISB. AGENT FEES		150	150	150	150	150	150	150	150	150	150	150	150	1800
TOTAL CASH OUT		35938	35938	35888	35588	35588	35938	35938	35938	35588	35638	35688	35788	429456
CHANGE IN CASH		1512	1512	1562	1862	1862	1512	1512	1512	1862	1812	1762	1662	19944

2022

PAYROLL TAXES		12127	12127	12127	12127	12127	12127	12127	12127	12127	12127	12127	12127	145524
VOLUNTARY RETIREMENT CONTRIBUTIONS		4665	4665	4665	4665	4665	4665	4665	4665	4665	4665	4665	4665	55980
REQUIRED REPAYMENTS TO RETIREMENT PLANS		966	966	966	966	966	966	966	966	966	966	966	966	11592
INSURANCES/EMPLOYMENT RELATED		673	673	673	673	673	673	673	673	673	673	673	673	8076
DEPENDENT CARE		197	197	197	197	197	197	197	197	197	197	197	197	2364
HOPE CAFÉ		15	15	15	15	15	15	15	15	15	15	15	15	180
LEGAL		12	12	12	12	12	12	12	12	12	12	12	12	144
USE OF COMPANY CAR		140	140	140	140	140	140	140	140	140	140	140	140	1680
MORTGAGE COSTS		3382	3382	3382	3382	3382	3382	3382	3382	3382	3382	3382	3382	40584
REPAIRS AND MAINTENANCE		300	300	300	300	300	300	300	300	300	300	300	300	3600
UTILITIES		884	884	834	934	534	884	884	884	584	584	634	734	9258
HOUSEHOLD EXPENSES		1500	1500	1500	1500	1500	1500	1500	1500	1500	1500	1500	1500	18000
CHILDCARE, CLOTHING, PERSONAL CARE		2110	2110	2110	2110	2110	2110	2110	2110	2110	2110	2110	2110	25320
MEDICAL EXPENSES		500	500	500	500	500	500	500	500	500	500	500	500	6000
TRASPORTATION		350	350	350	350	350	350	350	350	350	350	350	350	4200
CHARITABLE DONATIONS		200	200	200	200	200	200	200	200	200	200	200	200	2400
ENTERTAINMENT		350	350	350	350	350	350	350	350	350	350	350	350	4200
AUTO, HOME, DISABILITY INSURANCE		880	880	880	880	880	880	880	880	880	880	880	880	10560
ALIMONY, CHILD SUPPORT, OTHER SUPPORT		1175	1175	1175	1175	1175	1175	1175	1175	1175	1175	1175	1175	14100
AUTO LOANS		289	289	289	289	289	289	289	289	289	289	289	289	3468
STUDENT LOANS		5299	5299	5299	5299	5299	5299	5299	5299	5299	5299	5299	5299	63588
ESTIMATED DISB. AGENT FEES		150	150	150	150	150	150	150	150	150	150	150	150	1800
TOTAL CASH OUT		36164	36164	36114	36214	35814	36164	36164	36164	35864	35864	35914	36014	432618
CHANGE IN CASH		1566	1566	1616	1516	1916	1566	1566	1566	1866	1866	1816	1716	20142

Robert Alvarez and Yanirys C. Diaz-Alvarez

Cash Flow Projection

2023

	January	February	March	April	May	June	July	August	September	October	November	December	Total
CASH IN													
SALARIES AND WAGES	38018	38018	38018	38018	38018	38018	38018	38018	38018	38018	38018	38018	456216
CASH OUT													
PAYROLL TAXES	12183	12183	12183	12183	12183	12183	12183	12183	12183	12183	12183	12183	146196
VOLUNTARY RETIREMENT CONTRIBUTIONS	4665	4665	4665	4665	4665	4665	4665	4665	4665	4665	4665	4665	55980
REQUIRED REPAYMENTS TO RETIREMENT PLANS	991	991	991	991	991	991	991	991	991	991	991	991	11892
INSURANCES/EMPLOYMENT RELATED	673	673	673	673	673	673	673	673	673	673	673	673	8076
DEPENDENT CARE	197	197	197	197	197	197	197	197	197	197	197	197	2364
HOPE CAFÉ	15	15	15	15	15	15	15	15	15	15	15	15	180
LEGAL/PROFESSIONAL	40	40	40	40	40	40	40	40	40	40	40	40	480
USE OF COMPANY CAR	140	140	140	140	140	140	140	140	140	140	140	140	1680
MORTGAGE COSTS	3402	3402	3402	3402	3402	3402	3402	3402	3402	3402	3402	3402	40824
REPAIRS AND MAINTENANCE	325	325	325	325	325	325	325	325	325	325	325	325	3900
UTILITIES	894	894	844	944	544	894	894	894	594	594	644	744	9378
HOUSEHOLD EXPENSES	1525	1525	1525	1525	1525	1525	1525	1525	1525	1525	1525	1525	18300
CHILDCARE, CLOTHING, PERSONAL CARE	2110	2110	2110	2110	2110	2110	2110	2110	2110	2110	2110	2110	25320
MEDICAL EXPENSES	550	550	550	550	550	550	550	550	550	550	550	550	6600
TRANSPORTATION	360	360	360	360	360	360	360	360	360	360	360	360	4320
CHARITABLE DONATIONS	200	200	200	200	200	200	200	200	200	200	200	200	2400
ENTERTAINMENT	350	350	350	350	350	350	350	350	350	350	350	350	4200
AUTO, HOME, DISABILITY INSURANCE	890	890	890	890	890	890	890	890	890	890	890	890	10680
ALIMONY, CHILD SUPPORT, OTHER SUPPORT	1175	1175	1175	1175	1175	1175	1175	1175	1175	1175	1175	1175	14100
AUTO LOANS	289	289	289	289	289	289	289	289	289	289	289	289	3468
STUDENT LOANS	5299	5299	5299	5299	5299	5299	5299	5299	5299	5299	5299	5299	63588
ESTIMATED DISB. AGENT FEES	150	150	150	150	150	150	150	150	150	150	150	150	1800
TOTAL CASH OUT	36423	36423	36373	36473	36073	36423	36423	36423	36123	36123	36173	36273	435726
CHANGE IN CASH	1595	1595	1645	1545	1945	1595	1595	1595	1895	1895	1845	1745	20490

Robert Alvarez and Yanirys C. Diaz-Alvarez

Cash Flow Projection

2024

January February March April May June July August September October November December Total

CASH IN

SALARIES AND WAGES	38268	38268	38268	38268	38268	38268	38268	38268	38268	38268	38268	38268	38268	459216
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CASH OUT

PAYROLL TAXES	12239	12239	12239	12239	12239	12239	12239	12239	12239	12239	12239	12239	12239	146868
VOLUNTARY RETIREMENT CONTRIBUTIONS	4665	4665	4665	4665	4665	4665	4665	4665	4665	4665	4665	4665	4665	55980
REQUIRED REPAYMENTS TO RETIREMENT PLANS	991	991	991	991	991									4955
INSURANCES/EMPLOYMENT RELATED	698	698	698	698	698	698	698	698	698	698	698	698	698	8376
DEPENDENT CARE	247	247	247	247	247	247	247	247	247	247	247	247	247	2964
HOPE CAFÉ	15	15	15	15	15	15	15	15	15	15	15	15	15	180
LEGAL/PROFESSIONAL	40	40	40	40	40	40	40	40	40	40	40	40	40	480
USE OF COMPANY CAR	140	140	140	140	140	140	140	140	140	140	140	140	140	1680
MORTGAGE COSTS	3427	3427	3427	3427	3427	3427	3427	3427	3427	3427	3427	3427	3427	41124
REPAIRS AND MAINTENANCE	325	325	325	325	325	400	400	400	400	400	400	400	400	4425
UTILITIES	894	894	844	944	544	894	894	894	594	594	644	744		9378
HOUSEHOLD EXPENSES	1525	1525	1525	1525	1525	1525	1525	1525	1525	1525	1525	1525	1525	18300
CHILDCARE, CLOTHING, PERSONAL CARE	2110	2110	2110	2110	2110	2110	2110	2110	2110	2110	2110	2110	2110	25320
MEDICAL EXPENSES	600	600	600	600	600	600	600	600	600	600	600	600	600	7200
TRANSPORTATION	360	360	360	360	360	360	360	360	360	360	360	360	360	4320
CHARITABLE DONATIONS	200	200	200	200	200	200	200	200	200	200	200	200	200	2400
ENTERTAINMENT	350	350	350	350	350	350	350	350	350	350	350	350	350	4200
AUTO, HOME, DISABILITY INSURANCE	890	890	890	890	890	890	890	890	890	890	890	890	890	10680
ALIMONY, CHILD SUPPORT, OTHER SUPPORT	1175	1175	1175	1175	1175	1175	1175	1175	1175	1175	1175	1175	1175	14100
AUTO LOANS						400	400	400	400	400	400	400	400	2800
STUDENT LOANS	5299	5299	5299	5299	5299	5299	5299	5299	5299	5299	5299	5299	5299	63588
ESTIMATED DISB. AGENT FEES	150	150	150	150	150	150	150	150	150	150	150	150	150	1800
DEPENDENT COLLEGE EXPENSES	625	625	625	625	625	625	625	625	625	625	625	625	625	7500
TOTAL CASH OUT	36965	36965	36915	37015	36615	36449	36449	36449	36149	36149	36199	36299		438618
CHANGE IN CASH	1303	1303	1353	1253	1653	1819	1819	1819	2119	2119	2069	1969		20598

2025

		January	February	March	April	May	June	July	August	September	October	November	December	Total
CASH IN														
SALARIES AND WAGES		38518	38518	38518	38518	38518	38518	38518	38518	38518	38518	38518	38518	462216
CASH OUT														
PAYROLL TAXES		12295	12295	12295	12295	12295	12295	12295	12295	12295	12295	12295	12295	147540
VOLUTARY RETIREMENT CONTRIBUTIONS		4665	4665	4665	4665	4665	4665	4665	4665	4665	4665	4665	4665	55980
REQUIRED REPAYMENTS TO RETIREMENT PLANS		0	0	0	0	0	0	0	0	0	0	0	0	0
INSURANCES/EMPLOYMENT RELATED		698	698	698	698	698	698	698	698	698	698	698	698	8376
DEPENDENT CARE		297	297	297	297	297	297	297	297	297	297	297	297	3564
HOPE CAFÉ		15	15	15	15	15	15	15	15	15	15	15	15	180
LEGAL/PROFESSIONAL		50	50	50	50	50	50	50	50	50	50	50	50	600
USE OF COMPANY CAR		140	140	140	140	140	140	140	140	140	140	140	140	1680
MORTGAGE COSTS		3452	3452	3452	3452	3452	3452	3452	3452	3452	3452	3452	3452	41424
REPAIRS AND MAINTENANCE		400	400	400	400	400	400	400	400	400	400	400	400	4800
UTILITIES		904	904	854	954	554	1894	904	904	604	604	654	754	10488
HOUSEHOLD EXPENSES		1575	1575	1575	1575	1575	1575	1575	1575	1575	1575	1575	1575	18900
CHILDCARE, CLOTHING, PERSONAL CARE		2160	2160	2160	2160	2160	2160	2160	2160	2160	2160	2160	2160	25920
MEDICAL EXPENSES		675	675	675	675	675	675	675	675	675	675	675	675	8100
TRASPORTATION		370	370	370	370	370	370	370	370	370	370	370	370	4440
CHARITABLE DONATIONS		200	200	200	200	200	200	200	200	200	200	200	200	2400
ENTERTAINMENT		350	350	350	350	350	350	350	350	350	350	350	350	4200
AUTO, HOME, DISABILITY INSURANCE		900	900	900	900	900	900	900	900	900	900	900	900	10800
ALIMONY, CHILD SUPPORT, OTHER SUPPORT		1175	1175	1175	1175	1175	1175	1175	1175	1175	1175	1175	1175	14100
AUTO LOANS		400	400	400	400	400	400	400	400	400	400	400	400	4800
STUDENT LOANS		5299	5299	5299	5299	5299	5299	5299	5299	5299	5299	5299	5299	63588
ESTIMATED DISB. AGENT FEES		150	150	150	150	150	150	150	150	150	150	150	150	1800
DEPENDENT COLLEGE EXPENSES		625	625	625	625	625	625	625	625	625	625	625	625	7500
TOTAL CASH OUT		36795	36795	36745	36845	36445	37785	36795	36795	36495	36495	36545	36645	441180
CHANGE IN CASH		1723	1723	1773	1673	2073	733	1723	1723	2023	2023	1973	1873	21036